

LOUISIANA DEPARTMENT OF INSURANCE
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OFFICE OF PROPERTY AND CASUALTY/INSURANCE RATING DIVISION

RATE AND RULE FILINGS PENDING AS OF APRIL 20, 2015

PLEASE NOTE: Information contained in pending filings may change during the review process.

Item Key: 316789

Date Submitted: 11/13/2014

QBE INSURANCE CORPORATION

17 - Other Liability

Initial Rate and Rule

Directors & Officers Liability

Company Reference: 14-2088-LA-RATES/RULES

Requested Effective Dates - New: 01/01/2015 Renewal: 01/01/2015

With this filing, the company is submitting its new The Solution for Asset Managers Liability and Family Office Liability Rating Plan. This product is being filed for QBE Insurance Corporation and will be offered countrywide.

There is no rate impact associated with this filing.

The corresponding forms were approved under state tracking number 316782 effective 1/01/2015.

Item Key: 317689

Date Submitted: 12/12/2014

NATIONAL INTERSTATE INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

Overall % Impact: **7.71**

Overall \$ Impact: **\$1,791**

of Policyholders: **15**

Company Reference: NTNL-129797424

Requested Effective Dates - New: 01/15/2015 Renewal: 01/15/2015

The last rate adjustment for the above-caption company was filed and approved under the "Prior Approval" provision, Item Key Number 312354 effective 02/01/2015.

With this filing, the company is introducing a new rule to be used in conjunction with the above-captioned program.

NI CG 10 17. This optional endorsement deletes the exclusion for coverage of personal property in the care, custody or control of the insured. The additional premium will be calculated as follows: Loss Cost x LCM x ISO Increased Limits Factor x Gross Sales.

The change will result in a 7.710% rate increase or \$1,791.00.

There will be 15 Louisiana policyholders affected by this rate increase.

The corresponding form(s), LDI Form Filing Number 317943, Company Form Filing Number NTNL-129797423 was approved effective 01/30/2015.

Item Key: 318212

Date Submitted: 12/31/2014

SHELTER GENERAL INSURANCE COMPANY

1 - Property

Revised Rate and Rule

Personal Property (Fire and Allied)

Dwelling Program

Adoption of PIAL Filing Designation No. LA13-02 and
introduction of a mandatory 2% hurricane deductibleOverall % Impact: **13.8**Overall \$ Impact: **\$64,024**# of Policyholders: **975**

Company Reference: 17G10214

Requested Effective Dates - New: 08/03/2015 Renewal: 08/03/2015

The above-captioned company wishes to file revisions to its Dwelling Program.

In previous dwelling filings, Shelter General Insurance Company and Shelter Mutual Insurance Company were filed together, however, because of the revisions now being made, and because each company has a separate manual, these companies are now being filed separately. Shelter Mutual Insurance Company has made a dwelling program filing under Item Key #318215.

The company is currently using Property Insurance Association of Louisiana's (PIAL) rates in filing designation number LA08-05. The company started using those rates on January 25, 2009 (approved as Item Key #239356).

With this filing, the company wishes to adopt PIAL filing designation number LA13-02 (approved as Item Key #298105 to be effective 11/1/2013).

The company will apply factors to Shelter Mutual rates to develop the Shelter General rates. The company will use deviation factors of 1.15 for fire coverage, 1.4 for zones 3, 5, 6 and 7 extended coverage, 1.67 for zone 1 extended coverage and 1.55 for zone 2 extended coverage to PIAL rates to determine the manual rate. The company will then apply factors to the manual rate to develop the Shelter General rates.

Fire and extended coverage base rates are being revised.

Zone definitions are being revised. Zone 4 is being absorbed into new zones 6 and 7.

An update to the wording of rules is being made.

The Contract for Sale endorsement is being introduced. The endorsement has no additional premium charge.

The Building Improvements endorsement has been removed from the manual as it will no longer be offered and no policies currently have this endorsement. Other Structures with Permitted Occupancy, Contents of a Permitted Occupancy and Merchandise in Storage will no longer be written for new business and have been moved to a Limited Distribution/Renewal manual.

An Annual Hurricane Deductible is being introduced for hurricane deductible zones 2 and 3 and deductible zones are also being introduced for other than fire deductibles. Also, a minimum 2% hurricane deductible will be required for deductible zones 2 and 3. The hurricane deductible will not be available in deductible zone 1.

Editorial changes are also being made.

The company is also responding to Bulletin 2013-08 in this filing.

These changes will result in an overall rate increase of **+13.8%** or **+\$64,024** (975 policyholders).

Companion forms (Item Key #318203) were disapproved on February 5, 2015.

Item Key: 318213

Date Submitted: 12/31/2014

SHELTER MUTUAL INSURANCE COMPANY

1 - Property

Revised Rate and Rule

Farm Fire

Rate revision and introduction of a mandatory 2% hurricane deductible

Filing in response to Bulletin 2013-08

Overall % Impact: **-5.1**

Overall \$ Impact: **\$-5,936**

of Policyholders: **112**

Company Reference: 17M12314

Requested Effective Dates - New: 08/03/2015 Renewal: 08/03/2015

The last adjustment to this program was approved in August 1995 (#5a) and resulted in an overall rate increase of +11.1% to be effective September 16, 1995.

With this filing, the company proposes the following:

An Annual Deductible is being introduced for hurricane deductible zones 2 and 3 and deductible zones have been introduced for other than fire deductibles.

A minimum 2% hurricane deductible will be required for deductible zones 2 and 3. The hurricane deductible will not be available in deductible zone 1. The fire deductible factors are not being revised.

Zone definitions are being revised, with territory 4 being eliminated and Calcasieu and Lafayette parishes being assigned to new zone 7 and the remainder of zone 4 being assigned to new zone 6.

Editorial changes are also being made.

The manual has been revised to reflect these changes.

The company is also responding to Bulletin 2013-08 in this filing.

Companion forms (Item Key #318201) were approved on January 30, 2015.

These changes will result in an overall rate decrease of **-5.1%** or **-\$5,936** (112 policyholders).

Item Key: 318215

Date Submitted: 12/31/2014

SHELTER MUTUAL INSURANCE COMPANY

1 - Property

Revised Rate and Rule

Personal Property (Fire and Allied)

Dwelling Program

Adoption of PIAL Filing Designation No. LA13-02 and

introduction of a mandatory 2% hurricane deductible and tier rating

Overall % Impact: **14.4**

Overall \$ Impact: **\$679,314**

of Policyholders: **10477**

Company Reference: 17M10214

Requested Effective Dates - New: 08/03/2015 Renewal: 08/03/2015

The above-captioned company wishes to file revisions to its Dwelling Program.

In previous dwelling filings, Shelter General Insurance Company and Shelter Mutual Insurance Company were filed together, however, because of the revisions now being made, and because each company has a separate manual, these companies are now being filed separately. Shelter General Insurance Company has made a dwelling program filing under Item Key #318212.

The company is currently using Property Insurance Association of Louisiana's (PIAL) rates in filing designation number LA08-05. The company started using those rates on January 25, 2009 (approved as Item Key #239356).

With this filing, the company wishes to adopt PIAL filing designation number LA13-02 (approved as Item Key #298105 to be effective 11/1/2013).

The company will use deviation factors of 1.15 for fire coverage, 1.4 for zones 3, 5, 6 and 7 extended coverage, 1.67 for zone 1 extended coverage and 1.55 for zone 2 extended coverage.

Fire, extended coverage and broad form base rates are being revised.

Zone definitions are being revised. Zone 4 is being absorbed into new zones 6 and 7.

Expanded premium determination pages are being introduced and relocated in the manual.

An update to the wording of rules is being made as well as new options being made available.

Underwriting tiers, a claims free discount and a claim surcharge are all being introduced. Implementation of tiering will be as follows: New business will all be tiered. Renewal business, originally written prior to August 3, 2015, will be assigned a tier code of 9998 and a factor of 1.0, thereby effecting no change to current policyholders due to tiering alone. An insured may request to be tiered or retiered at any time and the company will do so. In addition, automatic retiering will take place every 3 years. In cases of retiering, a policy's tier will only be changed if it's advantageous to the insured to do so.

Additional Insured and Contract for Sale endorsements are being introduced, along with additional options for liability coverage. The endorsements have no additional premium charge.

The Merchandise in Storage endorsement was replaced by a new Inventory endorsement.

The Building Improvements, Other Structures with Permitted Occupancy and Contents of a Permitted Occupancy will no longer be written for new business.

An Annual Hurricane Deductible is being introduced for hurricane deductible territories 2 and 3 and deductible zones are also being introduced for other than fire deductibles. Also, a minimum 2% hurricane deductible will be required for deductible zones 2 and 3. The hurricane deductible will not be available in deductible zone 1.

Editorial changes are also being made.

The company is also responding to Bulletin 2013-08 in this filing.

These changes will result in an overall rate increase of **+14.4%** or **+\$679,314** (10,477 policyholders).

Companion forms (Item Key #318202) were disapproved on February 10, 2015.

Item Key: 318216

Date Submitted: 12/31/2014

SHELTER MUTUAL INSURANCE COMPANY

4 - Homeowners

Revised Rate and Rule

Mobile Homeowners

Rate revision and introduction of a mandatory 2% hurricane deductible

Filing in response to Bulletin 2013-08

Overall % Impact: **11.4**

Overall \$ Impact: **\$76,447**

of Policyholders: **1151**

Company Reference: 17M27214

Requested Effective Dates - New: 08/03/2015 Renewal: 08/03/2015

The last adjustment to this program was approved under the Flexible Rating Provision (Item Key #20612) and resulted in an overall rate decrease of -0.1% to be effective July 17, 2005 for both new and renewal business.

With this filing, the company proposes the following:

Base rates have been revised and divided into hurricane base rates and non-hurricane base rates to accommodate the addition of the annual hurricane deductible endorsement to the manual. Hurricane deductible factors were added to the base rate pages and will apply to the hurricane portion of the premium. The basic premium calculation has been modified to allow different deductibles to be applied to the hurricane portion of the premium and the non-hurricane portion of the premium.

The company proposes to adapt a new methodology for reflecting hurricane catastrophes built into the premiums. To do this, the company divided the state into three "deductible zones", which are groupings of parishes. Deductible Zone 1 is northern Louisiana, and Zone 3 is the coast. The company then split the base rates into hurricane and non-hurricane base rates.

The company also proposes to introduce a mandatory 2% hurricane deductible for all mobile homeowners policies. An exception would be those policies that choose the wind exclusion endorsement. This is to be added via a newly filed endorsement. The endorsement will be added at renewal for existing policies and on all new business policies. The deductible factors selected are the same factors filed today for 2% wind/hail peril only optional deductibles. Customers may choose to increase their deductible to 5% or 10% for a premium credit.

The Companion Policy Discount has increased from 20% to 25%.

The Premium Interpolation rule was revised.

Secondary or Seasonal residence is no longer required to have the liability coverage endorsed on the primary residence policy. The liability coverage will now be provided on the Secondary or Seasonal residence policy.

Rates for increased limits for Fire Department Charges were added to the manual. The base policy provides \$500 of coverage for Fire Department Charges. The manual now includes a rate for increased Fire Department Charges limits, in increments of \$100.

Editorial changes are also being made.

The manual has been revised to reflect these changes.

The company is also responding to Bulletin 2013-08 in this filing.

Companion forms (Item Key #318205) were approved on January 30, 2015.

These changes will result in an overall rate increase of **+11.4%** or **+\$76,447** (1,151 policyholders).

Item Key: 318217

Date Submitted: 12/31/2014

SHELTER MUTUAL INSURANCE COMPANY

3 - Farmowners

Revised Rate and Rule

Farmowners

Rate revision and introduction of a mandatory 2% hurricane deductible

Filing in response to Bulletin 2013-08

Overall % Impact: **-0.7**Overall \$ Impact: **\$-11,848**# of Policyholders: **592**

Company Reference: 17M15214

Requested Effective Dates - New: 08/03/2015 Renewal: 08/03/2015

The last adjustment to this program was approved in February 2009 (Item Key #243032) and resulted in an overall rate decrease of -0.0081% to be effective July 12, 2009 for both new and renewal business.

With this filing, the company proposes the following:

Base rates have been revised for Forms FO-3, FO-4 and FO-9. FO-3 and FO-9 base rates have been divided into hurricane base rates and non-hurricane base rates in order to accommodate the addition of the annual hurricane deductible endorsement to the manual. Deductible adjustment percentages were revised for Form FO-3 and are now based on amount of insurance and deductible zone. Hurricane deductible factors were added to the base rate pages and will apply to the hurricane portion of the premium for Forms FO-3 and FO-9. The Dwelling package premium calculation has been modified for Forms FO-3 and FO-9 to allow different deductibles to be applied to the hurricane portion of the premium and the non-hurricane portion of the premium. Farm structures rates were revised. Blanket and Scheduled farm personal property rates were also revised.

The company proposes to adapt a new methodology for reflecting hurricane catastrophes built into the premiums. To do this, the company divided the state into three "deductible zones", which are groupings of parishes. Deductible Zone 1 is northern Louisiana, and Zone 3 is the coast. The company then split the base rates into hurricane and non-hurricane base rates.

The company also proposes to introduce a mandatory 2% hurricane deductible for all Form 3 and Form 9 farmowners policies. An exception would be those policies that choose the wind exclusion endorsement. This is to be added via a newly filed endorsement. The endorsement will be added at renewal for existing policies and on all new business policies. The deductible factors selected are the same factors filed today for 2% wind/hail peril only optional deductibles. Customers may choose to increase their deductible to 5% or 10% for a premium credit.

The Companion Policy Discount has increased from 20% to 25%.

The Premium Interpolation rule was revised.

Secondary or Seasonal residence is no longer required to have the liability coverage endorsed on the primary residence policy. The liability coverage will now be provided on the Secondary or Seasonal residence policy.

Ordinance and Law coverage is being added and shown as a standard amount to the Form FO-3 policy.

Additional Living Expense & Loss of Rents coverage is now shown as "Reasonable time to repair, replace or relocate, or 24 months" for Form FO-3. As a result of this change, the option to increase limits or to provide earthquake coverage (on the increased limits) for Additional Living Expense coverage is no longer applicable.

Rates for increased limits for Fire Department Charges were added to the manual. The base policy provides

\$500 of coverage for Fire Department Charges. The manual now includes a rate for increased Fire Department Charges limits, in increments of \$100.

Back-up of Sewer or Drain endorsement is being replaced with a new Drainage System endorsement. Insureds who currently have this optional coverage will be given the \$10,000 limit of coverage with the option of purchasing limits of \$5,000, \$15,000, \$25,000 or \$50,000. The policy deductible replaces the \$250 deductible for this coverage. There is no change in revenue with this revision.

Editorial changes are also being made.

The manual has been revised to reflect these changes.

The company is also responding to Bulletin 2013-08 in this filing.

Companion forms (Item Key #318200) were disapproved on January 28, 2015.

These changes will result in an overall rate decrease of -0.7% or -\$11,848 (592 policyholders).

Item Key: 318226

Date Submitted: 12/31/2014

SHELTER MUTUAL INSURANCE COMPANY

4 - Homeowners

Revised Rate and Rule

Homeowners Platinum Shield (Form HO-5)

Rate revision and introduction of a mandatory 2% hurricane deductible on all form 5 policies

Filing in response to Bulletin 2013-08

Overall % Impact: **10.5**

Overall \$ Impact: **\$837,798**

of Policyholders: **4592**

Company Reference: 17M20A114

Requested Effective Dates - New: 08/03/2015 Renewal: 08/03/2015

The last adjustment to this program was approved in June 27, 2006 (Item Key #23805) and resulted in an overall rate increase of +48.6% to be effective September 20, 2006 for both new and renewal business.

With this filing, the company proposes the following:

Base rates have been revised for Form HO-5. Base rates have also been divided into hurricane base rates and non-hurricane base rates to accommodate the addition of the annual hurricane deductible endorsement to the manual. Deductible adjustment percentages were revised and are now based on amount of insurance and deductible zone. Hurricane deductible factors were added to the base rate pages and will apply to the hurricane portion of the premium. The basic premium calculation has been modified to allow different deductibles to be applied to the hurricane portion of the premium and the non-hurricane portion of the premium.

The company proposes to adapt a new methodology for reflecting hurricane catastrophes built into the premiums. To do this, the company divided the state into three "deductible zones", which are groupings of parishes. Deductible Zone 1 is northern Louisiana, and Zone 3 is the coast. The company then split the base rates into hurricane and non-hurricane base rates.

The company also proposes to introduce a mandatory 2% hurricane deductible for all Form 5 homeowners policies. An exception would be those policies that choose the wind exclusion endorsement. This is to be added via a newly filed endorsement. The endorsement will be added at renewal for existing policies and on all new business policies. The deductible factors selected are the same factors filed today for 2% wind/hail peril only optional deductibles. Customers may choose to increase their deductible to 5% or 10% for a premium credit.

The Companion Policy Discount has increased from 20% to 25%.

The Premium Interpolation rule was revised.

Secondary or Seasonal residence is no longer required to have the liability coverage endorsed on the primary residence policy. The liability coverage will now be provided on the Secondary or Seasonal residence policy.

Ordinance and Law coverage is being added and shown as a standard amount to the policy.

Additional Living Expense & Loss of Rents coverage is now shown as "Reasonable time to repair, replace or relocate, or 24 months". As a result of this change, the option to increase limits or to provide earthquake coverage (on the increased limits) for Additional Living Expense coverage is no longer applicable.

Rates for increased limits for Fire Department Charges were added to the manual. The base policy provides \$500 of coverage for Fire Department Charges. The manual now includes a rate for increased Fire Department Charges limits, in increments of \$100.

Back-up of Sewer or Drain endorsement is being replaced with a new Drainage System endorsement. Insureds who currently have this optional coverage will be given the \$10,000 limit of coverage with the option of purchasing limits of \$5,000, \$15,000, \$25,000 or \$50,000. The policy deductible replaces the \$250 deductible for this coverage. There is no change in revenue with this revision.

Editorial changes are also being made.

The manual has been revised to reflect these changes.

The company is also responding to Bulletin 2013-08 in this filing.

Companion forms (Item Key #318204) were disapproved on February 3, 2015.

These changes will result in an overall rate increase of **+10.5%** or **+\$837,798** (4,592 policyholders).

Item Key: 318227

Date Submitted: 12/31/2014

SHELTER MUTUAL INSURANCE COMPANY

4 - Homeowners

Revised Rate and Rule

Homeowners (Forms HO-3, HO-4 and HO-6)

Rate revision and introduction of a mandatory 2% hurricane deductible on all form 3 policies

Filing in response to Bulletin 2013-08

Overall % Impact: **10.3**

Overall \$ Impact: **\$1,790,191**

of Policyholders: **16462**

Company Reference: 17M20414

Requested Effective Dates - New: 08/03/2015 Renewal: 08/03/2015

The last adjustment to this program was approved in March 2009 (Item Key #242872) and resulted in an overall rate decrease of -0.0051% to be effective July 12, 2009 for both new and renewal business.

With this filing, the company proposes the following:

Base rates have been revised for Forms HO-3, HO-4 and HO-6. HO-3 base rates for policies without the wind/hail exclusion endorsement have been divided into hurricane base rates and non-hurricane base rates in order to accommodate the addition of the annual hurricane deductible endorsement to the manual. Deductible adjustment percentages were revised for Form HO-3 and are now based on amount of insurance and deductible zone. Hurricane deductible factors were added to the base rates pages and will apply to the hurricane portion of the premium for Form HO-3. The dwelling package premium calculation has been modified for Form HO-3 to allow different deductibles to be applied to the hurricane portion of the premium

and the non-hurricane portion of the premium.

The company proposes to adapt a new methodology for reflecting hurricane catastrophes built into the premiums. To do this, the company divided the state into three "deductible zones", which are groupings of parishes. Deductible Zone 1 is northern Louisiana, and Zone 3 is the coast. The company then split the base rates into hurricane and non-hurricane base rates.

The company also proposes to introduce a mandatory 2% hurricane deductible for all Form 3 homeowners policies. An exception would be those policies that choose the wind exclusion endorsement. This is to be added via a newly filed endorsement. The endorsement will be added at renewal for existing policies and on all new business policies. The deductible factors selected are the same factors filed today for 2% wind/hail peril only optional deductibles. Customers may choose to increase their deductible to 5% or 10% for a premium credit.

The Companion Policy Discount has increased from 20% to 25%.

The Premium Interpolation rule was revised.

Secondary or Seasonal residence is no longer required to have the liability coverage endorsed on the primary residence policy. The liability coverage will now be provided on the Secondary or Seasonal residence policy.

Ordinance and Law coverage is being added and shown as a standard amount to the Form HO-3 policy.

Additional Living Expense & Loss of Rents limit is being changed from "20% of Coverage A" to "Reasonable time to repair, replace or relocate, or 24 months" for Form HO-3. As a result of this change, the option to increase limits or to provide earthquake coverage (on the increased limits) for Additional Living Expense coverage is no longer applicable.

Rates for increased limits for Fire Department Charges were added to the manual. The base policy provides \$500 of coverage for Fire Department Charges. The manual now includes a rate for increased Fire Department Charges limits, in increments of \$100.

Back-up of Sewer or Drain endorsement is being replaced with a new Drainage System endorsement. Insureds who currently have this optional coverage will be given the \$10,000 limit of coverage with the option of purchasing limits of \$5,000, \$15,000, \$25,000 or \$50,000. There is no change in revenue with this revision.

Editorial changes are also being made.

The manual has been revised to reflect these changes.

The company is also responding to Bulletin 2013-08 in this filing.

Companion forms (Item Key #318204) were disapproved on February 3, 2015.

These changes will result in an overall rate increase of +10.3% or +\$1,790,191 (16,462 policyholders).

Item Key: 319138

Date Submitted: 01/28/2015

CONTINENTAL INSURANCE COMPANY, THE
AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD
TRANSPORTATION INSURANCE COMPANY
VALLEY FORGE INSURANCE COMPANY
CONTINENTAL CASUALTY COMPANY

17 - Other Liability

Initial Rate and Rule

Other Liability

Company Reference: 14-00985-RL

Requested Effective Dates - New: 05/01/2015 Renewal: 05/01/2015

Item Key: 319246

Date Submitted: 01/30/2015

AMERICAN SOUTHERN HOME INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Auto

American Modern Collector Vehicle Program

Revised Rate and Rule

Overall % Impact: **2.99**Overall \$ Impact: **\$7,250**# of Policyholders: **627**

Company Reference: 20140529-11C

Requested Effective Dates - New: 08/18/2015 Renewal: 08/24/2015

This filing is a resubmission of LDI Item Key Number 314069 which was disapproved on 11/12/2014 due to an inadequate response to the LDI's objection letter and LDI Item key Number 316959 which was disapproved on 11/21/2014 due to an inadequate response to the objections of the previously disapproved filing.

The last rate revision to this program was -6.9% or -\$9,433 which was approved under LDI Item Key Number 256447 effective 5/1/2010 for new business and 7/1/2010 for renewal business.

With this filing, the company is proposing to revise the following:

- Update the header on all revised pages;
- Add the Large Collection Discount;
- Remove the Max Discount description from the rules as it has been included in the Discount Percent section;
- Revise the Max Discount for Collision coverage from 35% to 37%;
- Revise the Deductible Relativities and change the decimal standards to 3 to match system requirements; and
- Revise the base rates for Other Than Collision and Collision coverages.

The corresponding form filing has been submitted under company tracking number 20140529-11F, LDI Item Key Number 314076.

Item Key: 319485

Date Submitted: 02/06/2015

RLI Insurance Company

19 - Private Passenger Automobile

Loss Cost Adoption

Private Passenger Auto

Loss Cost Adoption

- ISO PP-2014-BRLA1 and PP-2014-IRLA1

Overall % Impact: **6.300**Overall \$ Impact: **\$0**# of Policyholders: **0**

Company Reference: LA04012015PALC-RLI

Requested Effective Dates - New: 05/01/2015 Renewal: 05/01/2015

The last rate revision to this program was +3.07% or \$0 which was approved under LDI Item Key Number 34783 effective 12/1/2014 for both new and renewal business.

With this filing, the company proposes to adopt the following Insurance Services Office, Inc. (ISO) designations:

- PP-2014-BRLA1 which was approved for ISO under LDI Item Key Number 313822 effective 4/15/2015; and
- PP-2014-IRLA1 which was approved for ISO under LDI Item Key Number 313821 effective 4/1/2015.

The company is not proposing to revise the current Loss Cost Multiplier of 1.680.

The rate impact associated with this filing is +6.3% or \$0 affecting 0 policyholders.

Item Key: 319553

Date Submitted: 02/10/2015

Harco National Insurance Company

17 - Other Liability

Loss Cost Adoption

Commercial General Liability

Adopt ISO Loss Cost Reference Number : GL-2014-BGL1 & GL-2014-IALL1

Company Reference: 15-279

Requested Effective Dates - New: 04/01/2015 Renewal: N/A

Item Key: 319875

Date Submitted: 02/20/2015

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA

33 - Other Lines

Initial Rate and Rule

Commercial Miscellaneous

First Protector Program

Company Reference: LA07227AI00027

Requested Effective Dates - New: 08/01/2015 Renewal: 10/01/2015

With this filing, the company is introducing its First Protector Individual Program for individual insureds in the state of Louisiana. The First Protector Program serves to pay, with certain specific exclusions, any associated mortgage payments while the insured home is either temporarily (Coverage A) or permanently (Coverage B) uninhabitable. With this filing, the companies are simply intending to change this program's underwriting entity from ARIC to ABIC as the companies are making a strategic decision to move this and other programs off of the ARIC entity.

The program includes four optional endorsements which were also included in the ARIC filing. These coverages include an Emergency Cash Endorsement, a Deductible Reimbursement Coverage Endorsement, Extension of Repair Endorsement and Involuntary Unemployment Insurance (IUI).

There is no rate impact associated with this filing.

This filing requires approval of the corresponding forms submitted under state tracking #319872.

Item Key: 319880

Date Submitted: 02/20/2015

GEICO CASUALTY COMPANY

19 - Private Passenger Automobile

Revised Rule only

Private Passenger Automobile

Automobile Casualty

Rule Revision

- Financial Responsibility Discount
- Reissue Rating

Company Reference: 2015-055

Requested Effective Dates - New: 04/02/2015 Renewal: 04/02/2015

With this filing, the company propose to amend the Financial Responsibility Discount by removing the provision to reorder financial responsibility information 36 months following the date of the most recent calculation or recalculating and evaluation of the financial responsibility score.

The company is also proposes amending the Reissue Rating by removing the following characteristics: number of years licensed, gender, number of vehicles, years with prior insurer, number of drivers, occupation, current insurance status, and education. The Reissue Rating is further amended by adding the following characteristics: number of returned payments, tenure, at-fault accidents, and convictions.

There is no rate impact associated with this filing.

Item Key: 319950

Date Submitted: 02/23/2015

INDEMNITY INSURANCE COMPANY OF NORTH AMERICA

17 - Other Liability

Initial Rate and Rule

Commercial Umbrella and Excess

Company Reference: 15-XS-2012153 (R)

Item Key: 319959

Date Submitted: 02/23/2015

Arch Insurance Company

19 - Commercial Automobile

Revised Rule only

Commercial Auto

Emergency Services Insurance Program (ESIP)

Rule Revision

*****WITHDRAWN BY COMPANY*****

Company Reference: ARCH-15-038

Requested Effective Dates - New: 04/01/2015 Renewal: 04/01/2015

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 276957 effective 10/12/2011 for both new and renewal business.

With this filing, the company proposes to revise the exception pages for the Emergency Services Insurance Program (ESIP) to clarify the rules and add new rules for the new

forms.

The company is proposing to revise the following rules for clarity:

- Section VIII, 2. Injury to Volunteers;
- Section VIII, 3. Agreed Value Coverage; and
- Section VIII, 8. Fellow Member.

The company is proposing to introduce Section VIII, Rule 16., Waiver of Immunity. This endorsement, form AU 4020, will broaden coverage by waiving the insured's right to governmental or charitable immunity for property damage claims of up to \$250,000. There is no premium charge for this endorsement.

The corresponding form filing has been submitted under company tracking number ARCH-15-038, LDI Item Key Number 319976.

There is no rate impact associated with this filing.

*****WITHDRAWN BY COMPANY*****

Item Key: 319987

Date Submitted: 02/24/2015

NATIONAL AUTOMOTIVE INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Auto

Private Passenger Auto Program

Rate Revision

- Base Rates
- Program Factors

Overall % Impact: **14.9**

Overall \$ Impact: **\$3,415,830**

of Policyholders: **12322**

Company Reference: 2015-Q1

The last rate revision to this program was +5.95% or +\$1,188,379 which was approved under LDI Item Key Number 309528, effective 6/13/2014 for both new and renewal business.

With this filing, the company proposes to adjust the base rates in accordance with company experience and competitive analysis for the following:

- Bodily Injury;
- Property Damage;
- Other Than Collision;
- Collision; and
- Uninsured/Underinsured Motorist Bodily Injury.

The company further proposes to reduce program (tier) factors for the Advantage Program and to increase the Premier Program factors based on company experience for the following:

- Property Damage Liability;
- Other Than Collision;
- Collision; and
- Uninsured/Underinsured Motorist Bodily Injury.

The rate impact associated with this filing is +14.970% or \$3,415,830 affecting 12,322 policyholders.

Item Key: 320099

Date Submitted: 02/26/2015

SAFECO INSURANCE COMPANY OF OREGON

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Auto

Motorcycle Program

Rate Revision

Overall % Impact: **9.900**Overall \$ Impact: **\$56,218**# of Policyholders: **1205**

Company Reference: 15-LA-S-MC-R-GEN-LVL1

Requested Effective Dates - New: 07/23/2015 Renewal: 09/01/2015

The last rate revision to this program was +6.5% or \$18,854 which was approved under LDI Item Key Number 303291 effective 6/14/2014 for both new and renewal business.

With this filing, the company proposes to revise the following:

- Base Rates,
- Tier Factors,
- Territory Factors,
- Driver Class Relativities,
- Driving Record Points Relativities,
- Driver Age - Symbol Relativities,
- Symbol/CC Size Relativities,
- Cycle Age Relativities,
- Stated Amount Relativities, and
- Limit and Deductible Relativities.

The rate impact associated with this filing is +9.9% or \$56,218 affecting 1,205 policyholders.

Item Key: 320100

Date Submitted: 02/26/2015

BITCO GENERAL INSURANCE CORPORATION

BITCO NATIONAL INSURANCE COMPANY

16 - Workers Compensation

Loss Cost Adoption

Workers Compensation

Adoption of NCCI Reference Filing No. Louisiana LC 05012015 LA-LC-2014-01

Adoption of NCCI Item Filings No. B-1397, E-1402 (LC), R-1408 (MJ) and R-1409 (MJ)

Overall % Impact: **-5.200**Overall \$ Impact: **\$132,732**# of Policyholders: **73**

Company Reference: LA10087CG00037

Requested Effective Dates - New: 05/01/2015 Renewal: 05/01/2015

The last rate adjustment to the above captioned program was filed and approved under the "Prior Approval" provision Item Key No. 306172, which resulted in an overall +5.1% rate increase, effective 05/01/2014.

With this filing, the company wishes to adopt NCCI Filing Reference No. Louisiana LC 05012015-LC-LA-

2014-01, approved under State Tracking Number 316186, effective 05/01/2015.

Additionally, the companies wish to adopt NCCI Item Filings No. B-1397, E-1402 LC), R-1408 (MJ) and R-1409 (MJ).

The companies will utilize the following loss cost multipliers:

Company	Current Loss Cost Multiplier	Proposed Loss Cost Multiplier
Bitco General Insurance Corporation	1.750	1.750
Bitco National Insurance Company	1.750	1.750

These overall changes will result in an overall -5.20% rate decrease or -\$132,741 with this rate filing .

There will be 73 Louisiana policyholders affected by this rate revision.

Item Key: 320126

Date Submitted: 02/26/2015

GEICO CASUALTY COMPANY

19 - Private Passenger Automobile

Revised Rule only

Private Passenger Auto

RV Program

Rule Revision

- Financial Responsibility Discount
- Reissue Rating

Company Reference: 2015-055A

Requested Effective Dates - New: 04/02/2015 Renewal: 04/02/2015

Item Key: 320140

Date Submitted: 02/27/2015

CAMICO MUTUAL INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Professional Errors and Omissions Liability

of Policyholders: **144**

Company Reference: PL-LA-2015-R

Item Key: 320269

Date Submitted: 03/02/2015

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rule only

Private Passenger Auto

Private Passenger Automobile Program

Rule Revision

- Extended Non-Owned Auto Insurance Removal
- Added Allstate Assurance Company to list eligible for Auto/Life Discount

Company Reference: R28361: ENOA REMOVAL

Requested Effective Dates - New: 04/13/2015 Renewal: 04/13/2015

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 313350 with an effective date of 11/17/2014 for both new and renewal business.

With this filing, the company proposes to remove any reference to the Extended Non-Owned Automobile Insurance Program from their manual as it is no longer being offered in Louisiana. The company further proposes to add Allstate Assurance Company to the list of companies eligible for the Auto/Life Discount.

The corresponding form has been withdrawn under company tracking number R28361F: ENOA FORM REMOVAL, LDI Item Key Number 320281.

There is no rate impact associated with this filing.

Item Key: 320317

Date Submitted: 03/03/2015

OLD REPUBLIC INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Contractual Liability

Ford TripleCARE

Initial Rate and Rule

Company Reference: TRI-CARE 15

Requested Effective Dates - New: 04/01/2015 Renewal: N/A

The above-captioned company is introducing a Ford TripleCARE program. This program includes contractual liability rates to be paid by one (1) client who is currently the obligor of a manufacturer's ancillary service contract program. has previously filed rates for the three products covered, however, the tire and wheel rates for this one client need to be much higher due to excessive loss experience.

There is no rate impact associated with this filing.

Item Key: 320327

Date Submitted: 03/04/2015

STATE NATIONAL INSURANCE COMPANY, INC.

28 - Credit

Initial Rate and Rule

Credit

Collateral Protection - Blanket

Introduction of Vendors Single Interest (VSI) Blanket Program

Company Reference: SNIC-LA-15-02

The above-captioned company is introducing a Vendors Single Interest Blanket Program (VSI).

This program provides physical damage coverage to financial institutions for eligible collateral financed with the institution. Eligible collateral includes private passenger autos, motorcycles, farm tractors and equipment, motor homes, mobile homes, and recreational land vehicles.

There is no rate impact associated with this program.

Item Key: 320334

Date Submitted: 03/04/2015

WESTPORT INSURANCE CORPORATION

NORTH AMERICAN SPECIALTY INSURANCE COMPANY

NORTH AMERICAN ELITE INSURANCE COMPANY

9 - Inland Marine

Adoption

Commercial Inland Marine

Adoption Reference Number AAIS-2014-70S and AAIS-2014-70R

Company Reference: 15-12180

Requested Effective Dates - New: 05/01/2015 Renewal: 05/01/2015

Item Key: 320335

Date Submitted: 03/04/2015

WESCO INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Commercial General Liability

Sierra Madre Artisans Program

Company Reference: LA-GL-1501-02-9624

Requested Effective Dates - New: 04/20/2015 Renewal: 04/20/2015

Item Key: 320361

Date Submitted: 03/04/2015

NOVA CASUALTY COMPANY

19 - Commercial Automobile

Revised Rule only

Commercial Auto

Rule Revision

Company Reference: NCC-CA-15

Requested Effective Dates - New: 08/01/2015 Renewal: 08/01/2015

The last rate revision to this program was +8.4% or \$235,842 which was approved under LDI Item Key Number 313024 effective 11/1/2014 for both new and renewal business.

With this filing, the company proposes to introduce the rules for the following new forms:

- Assault, Battery or Other Physical Alteration Exclusion - Auto Dealers - ACA0122;
- Assault, Battery or Other Physical Alteration Exclusion - Motor Carriers - ACA0123;
- Assault, Battery or Other Physical Alteration Exclusion - Business Auto - ACA0123;
- Blanket Waiver of Transfer of Rights of Recovery - Written Contract - ACA0125;
- Knowledge of an Accident, Claim, Suit, Loss or Acts, or Errors or Omissions - Auto Dealers - ACA0126; and
- Non-Stacking Policy Limits - ACA0127.

The company is also proposing to revise the manual pages as follows:

- Reformat the manual pages to a countrywide format with state exceptions;
- Amend the countrywide Schedule Rating Plan to reflect +/-40% maximum credit or debit in the states where applicable with a state exception page for those states which have lower maximums;
- Amend the Return Premium changes to show that all return premiums will be granted;
- Add a rule for Terrorism to clarify that Terrorism does not apply to this line of

- insurance;
- Add rules to the amended Insurance Services Office, Inc. (ISO) "Refer to Company" rating rules;
- Revise the Employee Benefit rules to follow the General Liability rules;
- Introduce the rules for the following forms which were inadvertently excluded in the previous filings:
 - Additional Insured - Designated Person/Organization - Covered Autos Liability Coverage - ACA0067,
 - Additional Insured - Automatic Status Form - ACA0001,
 - Earlier Notice of Cancellation Provided by Us Form - AIL0067,
 - Punitive or Exemplary Damages Exclusion - ACA0027, and
 - Total Pollution Exclusion with Limited Exception for Mobile Equipment.

The corresponding form filing has been approved under company tracking number NCC-CA-15, LDI Item Key Number 320371, effective 8/1/2015 for both new and renewal business.

There is no rate impact associated with this filing.

Item Key: 320395

Date Submitted: 03/05/2015

American Service Insurance Company, Inc.

19 - Commercial Automobile

Loss Cost Adoption

Commercial Auto

Louisiana Taxi and Car Service Program

Loss Cost Adoption

- ISO Designation CA-2015-RHLLC

Company Reference: COMM 05 15 LA

Requested Effective Dates - New: 08/01/2015 Renewal: 08/01/2015

The last rate revision to this program was +0.479% or \$1,3959 which was approved under LDI Item Key Number 314336 effective 11/1/2014 for both new and renewal business.

With this filing, the company proposes to adopt Insurance Services Office, Inc. (ISO) designation CA-2015-RHLLC which was approved for ISO under LDI Item Key Number 319135 effective 8/1/2015.

The company is not proposing to revise the current Loss Cost Multipliers (LCM) which are as follows:

Coverage	Current LCM
Physical Damage	1.630
UM, Misc. Coverages, Med Pay	1.580

There is no rate impact associated with this filing.

Item Key: 320399

Date Submitted: 03/05/2015

EMPLOYERS MUTUAL CASUALTY COMPANY

17 - Other Liability

Revised Rate and Rule

Employment Practices Liability

Company Reference: LA-LB-2015-03

Requested Effective Dates - New: 07/01/2015 Renewal: 07/01/2015

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item key Number 291117 effective 05/01/2013.

With this filing the company is proposing a revision to its EMC Linebacker policy (a public official's errors and omissions and employment practices liability policy).

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 320445, Company Form Filing Number LA-LB-2015-02 was approved effective 03/16/2015.

Item Key: 320413

Date Submitted: 03/05/2015

Liberty Mutual Insurance Company

33 - Other Lines

Non-renewal

Non-Renewal

Item Key: 320418

Date Submitted: 03/05/2015

FOREMOST INSURANCE COMPANY

4 - Homeowners

Revised Rate and Rule

Landlord Manufactured Home Program

(formerly Commercial Mobile Home Program)

Overall % Impact: **-0.47**

Overall \$ Impact: **\$-21,885**

of Policyholders: **75**

Company Reference: S-94

Requested Effective Dates - New: 06/01/2015 Renewal: 06/01/2015

The last adjustment to this program was approved on May 19, 1999 (agenda #21 - Item Key #7026) and resulted in an overall rate decrease of -4.2% to be effective June 1, 1999. That filing was for the company's Commercial Mobile Home Program.

With this filing, the company now wishes to rename the program Landlord Manufactured Home Program.

The changes are as follows:

Rule Section

The majority of rule changes have been made for editorial purposes. The company is reinforcing its intent, eliminating extraneous material and updating its eligibility rule.

Rate Section

The rate section of the manual has been updated to accommodate form revisions. In addition, the company has reviewed its rate adequacy and accordingly adjusted its rates for an overall rate level adjustment of -0.47%.

Replacement cost on dwelling including ordinance or law excluding roof covering fifteen years old or greater is new coverage and the charge is \$75 per manufactured home.

Wood stove or fireplace is new coverage and the charge is \$75 per manufactured home.

The term "commercial mobile home" has been changed to "landlord manufactured home" throughout the manual of rates and rules.

NON-RENEWALS???????

These changes will result in an overall rate decrease of -0.47% or -\$21,885 (75 policyholders).

Companion forms (Item Key #320437) were disapproved on April 10, 2015.

Item Key: 320420

Date Submitted: 03/05/2015

AMERISURE MUTUAL INSURANCE COMPANY

AMERISURE INSURANCE COMPANY

9 - Inland Marine

Adoption

Commercial Inland Marine

Adoption of AAIS filing designation number 14-0850

Company Reference: LA-IM-RTG-PROCEDURES-IRPM

The above-captioned companies are adopting American Association of Insurance Services (AAIS) filing designation number AAIS-2014-46R.

Item Key: 320528

Date Submitted: 03/09/2015

HANOVER INSURANCE COMPANY, THE

17 - Other Liability

Initial Rate and Rule

Professional Liability

Overall % Impact: **0.0**

Overall \$ Impact: **\$0**

of Policyholders: **0**

Company Reference: LA150960100078

Requested Effective Dates - New: 04/01/2015 Renewal: 04/01/2015

Item Key: 320561

Date Submitted: 03/10/2015

ALLSTATE INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rule only

Private Passenger Auto

Voluntary Private Passenger Auto Program

Rule Revision

- Extended Non-Owned Auto Insurance Removal

Company Reference: R28359: ENOA REMOVAL

Requested Effective Dates - New: 04/13/2015 Renewal: 04/13/2015

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 317647 with an effective date of 3/30/2015 for both new and renewal business.

With this filing, the company proposes to remove all verbiage that reference the Extended Non-Owned Automobile Insurance Program rule as it is no longer being offered in Louisiana.

The corresponding form has been withdrawn under company tracking number R28359F: ENOA FORM REMOVAL, LDI Item Key Number 320515, effective 4/13/2015.

There is no rate impact associated with this filing.

Item Key: 320563

Date Submitted: 03/10/2015

HORACE MANN INSURANCE COMPANY

HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY

TEACHERS INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Auto

Private Passenger Automobile Program

Revised Rate and Rule

Company Reference: LA Auto 07012015

Requested Effective Dates - New: 07/01/2015 Renewal: 07/01/2015

The last rate revision to this program was +3.0% or +\$473,985 which was approved under LDI Item Key Number 320563, effective 12/16/2014 for both new and renewal business.

With this filing the companies proposes to introduce expanded tier rating by changing to a two digit variable. The first digit will be the household underwriting level, which is defined in this filing's proposed underwriting guidelines, and the second digit will be the conventional household insurance score tier.

The companies further proposes the following changes:

- Reintroduce the Advance Quote Discount for new business in HMIC;
 - Revision of rules #IV.A.3 and #IV.3.A.16 to reflect the reintroduction of the Advance Quote Discount;
- and
- Revision of the underwriting guidelines for the proposed changes.

There is no rate impact associated with this filing because these changes will only impact new business.

Item Key: 320566

Date Submitted: 03/10/2015

National Union Fire Insurance Company of Pittsburgh, PA

NEW HAMPSHIRE INSURANCE COMPANY

19 - Commercial Automobile

Initial Rate and Rule

Commercial Auto

Care Providers Insurance Program

Initial Rate and Rule

Company Reference: AIG-15-CA-04

**Illinois National Insurance Company was included on this filing in error and has been removed per the Note to Reviewer received in SERFF on 3/24/2015.

Item Key: 320578

Date Submitted: 03/10/2015

REPUBLIC FIRE AND CASUALTY INSURANCE COMPANY

4 - Homeowners

Revised Rate and Rule

Homeowners Program

Company Reference: 15-0087

Requested Effective Dates - New: 05/24/2015 Renewal: 06/24/2015

The above-captioned company wishes to make changes to its Homeowners Program.

The company is filing rates for several new endorsements to enhance its homeowners program in Louisiana. In addition, some minor rating variables have been modified with negligible impact on the rating of the current in-force book.

The changes are as follows:

Personal Property - Increased Special Limits of Liability (Rule 515.E)

The additional category of 'Portable Electronic Equipment in or Upon a Motor Vehicle' was added with a rate of \$10 per \$500. The current limits and rates will remain unchanged.

Scheduled Personal Property (Rule 516)

Rates were decreased for several categories of Scheduled Personal Property to give consideration to the ISO loss costs, as well as Republic's filed rates in other states. 'Breakage' coverage for fine arts and collectibles has been added with an additional rate of .15 per \$100. The additional rate of .15 per \$100 produces a final rate of .40 for fine arts with breakage and .60 for collectibles with breakage.

Limited Water Back-up and Sump Discharge or Overflow Coverage (Rule 521.D)

Coverage for Limited Water Back-up and Sump Discharge or Overflow is now offered through a stand-alone endorsement with a limit of \$5,000. Two rates are provided to reflect the coverage with and without contents replacement cost.

Motorized Golf Cart - Physical Loss Coverage (Rule 525)

Motorized Golf Cart Physical Loss coverage is now offered by endorsement with and without collision coverage. There is a proposed rate per \$500 of coverage.

Other Structures Rented to Others (Rule 605)

An increase to the current rate for Other Structures Rented to Others - Residence Premises is being made in line with the rate charged in Republic's other operating states. There are currently 21 policyholders with this coverage in the Louisiana Homeowners Program.

Personal Injury (Rule 610.B)

An endorsement for Personal Injury with an aggregate annual limit is being introduced. The rate with and without the aggregate limit is the same due to the small pricing difference for these two options.

Companion Policy Credit (Rule A3.B)

A Companion Policy Credit for policyholders that also purchase a Republic Personal Umbrella Policy is being introduced. The proposed credit is 5%.

HO-15 Special Personal Property Coverage (Rule A9)

This is a new endorsement. A factor of 4.0% will be applied to the territorial base class premium multiplied by the key factor for the policy's Coverage A amount and the Insurance Score factor. In addition, a flat dollar amount of \$100 will be added to the amount calculated above for all territories. The sum of these two amounts is the premium for the endorsement and is subject to the optional deductible factors.

Companion forms (Item Key #319906) were approved on March 13, 2015.

Companion forms (Item Key #319951) were approved on April 9, 2015.

There is no rate impact associated with this filing.

Item Key: 320579

Date Submitted: 03/10/2015

Penn Millers Insurance Company

17 - Other Liability

<http://craft/Rates/ViewAsWord.aspx>

4/20/2015

Initial Rate and Rule

Commercial General Liability

Company Reference: 15-GL-2012213R

Requested Effective Dates - New: 05/01/2015 Renewal: 05/01/2015

Item Key: 320586

Date Submitted: 03/10/2015

Berkshire Hathaway Specialty Insurance Company

17 - Other Liability

Initial Rate and Rule

Employee Benefit Liability

Executive First - Fiduciary Liability Insurance

Company Reference: BHSIC-EFL-15

Item Key: 320592

Date Submitted: 03/10/2015

DIRECT GENERAL INSURANCE COMPANY OF LOUISIANA

19 - Private Passenger Automobile

Installment Program

Private Passenger Auto

GLM 3.0 Program

Installment Plan

Company Reference: 031015 PAY PLANS GLM3

With this filing, the company proposes to revise the Direct Bill Payment Plans for use with the GLM 3.0 Program. The revisions proposed are as follows:

- change down payment amounts;
- collect an additional \$15 for policies written via phone; and
- collect an additional \$10 for policies written via website.

These changes are for new business only.

There is no rate impact associated with this filing.

Item Key: 320604

Date Submitted: 03/10/2015

STATE FARM FIRE AND CASUALTY COMPANY

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

19 - Private Passenger Automobile

PPA Symbol Updates

Private Passenger Auto

Motorcycle Program

Revised Rate and Rule

of Policyholders: **20856**

Company Reference: IV-31573

Requested Effective Dates - New: 07/01/2015 Renewal: 07/01/2015

Item Key: 320652

Date Submitted: 03/11/2015

WESCO INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Contractual Liability

Initial Rate and Rule

Company Reference: WIC-PPM-LA-RR-120514

The above-captioned company is submitting a

There is no rate impact associated with this filing.

Item Key: 320722

Date Submitted: 03/13/2015

United Services Automobile Association

USAA CASUALTY INSURANCE COMPANY

USAA GENERAL INDEMNITY COMPANY

GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Auto

Revised Rate and Rule

Overall % Impact: **5.0**Overall \$ Impact: **\$8,833,900**# of Policyholders: **82227**

Company Reference: LA1519408

The last rate revision to this program was +0.2% or 331,036 which was approved under LDI Item Key Number 286781 effective 8/25/2014 for new business and 10/25/2014 renewal business.

With this filing, the company proposes to revise the following:

- Away at School Discount;
- Good Student Discount;
- Rental Reimbursement; and
- Storage Discount.

Additionally, the company is proposing a new optional feature called Car Replacement Assistance.

The rate impact associated with this filing is +5.0% or \$8,833,900 affecting 82,227 policyholders.

Item Key: 320729

Date Submitted: 03/13/2015

ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY

4 - Homeowners

Revised Rate only

House & Home Program (by-peril rating structure)

Overall % Impact: **0.0**Overall \$ Impact: **\$0**# of Policyholders: **976**

Company Reference: R28368: RATE CHANGE

Requested Effective Dates - New: 05/18/2015 Renewal: 05/18/2015

The initial rates and rules for the above-captioned program were approved in October 2014 (Item Key #313389) to be effective December 8, 2014 for new business.

With this filing, the company proposes the following:

- Revise Premium Component Zone Relativities and Definitions
- Revise Retained Risk Provision Rate Adjustment Factor
- Revise Net Cost of Reinsurance Rate Adjustment Factor

The rate level impact of this change is targeted to be **0.0%** or **\$0** (976 policyholders). In order to achieve this, Rate Adjustment Factors have been revised.

Item Key: 320752

Date Submitted: 03/13/2015

ATLANTIC SPECIALTY INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Other Liability

Management & Professional Liability coverage portion of its Banking Program

Company Reference: ASIC-FS-OLBNK-RR-LA-2015-1

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key Number 279710 effective 03/02/2012.

With this filing, the company is introducing the rates and rules for its terrorism coverage that will be used in conjunction with its Management & Professional Liability coverage portion of its Banking Program. The premium charge for certified acts of terrorism shall be determined by applying 0.01% if the coverage is selected to the final Insured Persons Liability, Financial Institution Indemnification, Financial Institution Liability, and Loss of Sensitive Customer Information premiums. There is no charge if the coverage is rejected.

The corresponding form(s), LDI Form Filing Number 320770, Company Form Filing Number ASIC-FS-OLBNK-FO-LA-2015-1, was approved effective 03/18/2015.

Item Key: 320790

Date Submitted: 03/13/2015

NATIONAL SPECIALTY INSURANCE COMPANY

19 - Commercial Automobile

Initial Rate and Rule

Commercial Automobile

First Light Program

Initial Rate and Rule

Company Reference: FLP-15-001-R (PD)

Item Key: 320817

Date Submitted: 03/16/2015

IMPERIAL FIRE AND CASUALTY INSURANCE COMPANY

19 - Commercial Automobile

Revised Rate and Rule

Commercial Auto

Taxicab and Public Livery Program

Revised Rate and Rule

Overall % Impact: **1.850**Overall \$ Impact: **\$79,966**# of Policyholders: **894**

Company Reference: IFACLA20150501TAXIR

Requested Effective Dates - New: 05/01/2015 Renewal: 06/01/2015

The last rate revision to this program was -0.8% or -\$43,577 which was approved under LDI Item Key Number 308179 effective 4/29/2014 for both new and renewal business.

With this filing, the company proposes to revise the base rates for Bodily Injury/Property Damage, Other Than Collision, and Collision coverages; revise the Vehicle Age factors; eliminate the use of the Original Cost New factors; and introduce the Stated Value

factors.

The company is also proposing to expand the definition of the Specific Operation CPNC Discount and increase the discount.

The corresponding form filing has been approved under company tracking number IFACLA20150501TAXIF, LDI Item Key Number 320810, effective 5/1/2015 for new business and 6/1/2015 for renewal business.

The rate impact associated with this filing is +1.85% or \$79,966 affecting 894 policyholders.

Item Key: 320818

Date Submitted: 03/16/2015

WESCO INSURANCE COMPANY

28 - Credit

Initial Rate and Rule

Credit

Initial Rate and Rule

Company Reference: 2015-PDI-RETAIL-RR

The above-captioned company is submitting credit rates/rules filing for use with its new Physical Damage Insurance (PDI) – Retail Program.

Companion forms (Item Key Number 320811 or Company Reference Number 2015-PDI-RETAIL-F) were still pending as of 04/15/2015.

There is no rate impact associated with this filing.

Item Key: 320820

Date Submitted: 03/16/2015

WESCO INSURANCE COMPANY

9 - Inland Marine

Initial Rate and Rule

Commercial Inland Marine

Company Reference: 2015-PDI-DIRECT-RR

Item Key: 320822

Date Submitted: 03/16/2015

Berkshire Hathaway Specialty Insurance Company

17 - Other Liability

Initial Rate and Rule

Commercial Umbrella and Excess

Follow Form Excess (FF XS)

Company Reference: BHSIC-FF-XS-15

Item Key: 320828

Date Submitted: 03/16/2015

Essent Guaranty Inc.

6 - Mortgage Guaranty

Initial Rate and Rule

Mortgage Guaranty

Initial Rate and Rule

Lender Paid Rate Program

Company Reference: EGI-14-015

The above-captioned company wishes to submit initial rates and rules for its Lender Paid Rating Program to be used with its Mortgage Guaranty program.

This company is a monoline mortgage guaranty insurance company and provides coverage to financial institution, not individuals, if a borrower defaults on a first lien residential mortgage loan. The company wishes to offer a lender paid rating program to approved lenders that originate high quality loans. The approved lenders must demonstrate a track record of prudent loan manufacturing and servicing practices.

The purpose of this filing is to introduce an Individual Risk Rating Ruled for lenders with unique programs requiring Lender Paid rates deviating from the company's standard rate programs.

The loans must be of high quality and must include full and complete documentation of borrowers' credit, income, assets and verified employment status. The quality of the loan will be determined based on the combination of the borrower's credit history, debt-to-income ratio, property type, occupancy, loan purpose, loan type and program and other factors that affect the default risk and loss severity of the loan.

The offering of this program and the rates are based on the experience of the approved lender as well as the expected quality and performance of the business going forward.

There is no rate impact associated with this filing.

The company is requesting an effective date of "upon approval".

Item Key: 320866

Date Submitted: 03/17/2015

EMC PROPERTY & CASUALTY COMPANY

EMPLOYERS MUTUAL CASUALTY COMPANY

17 - Other Liability

Non-Adoptions

Commercial Umbrella and Excess

Non-Adoption

- ISO Designation CU-2014-ODNRU

Company Reference: LA-CUM-2015-04

Requested Effective Dates - New: 07/01/2015 Renewal: 07/01/2015

With this filing, the companies propose to non-adopt Insurance Services Office, Inc. (ISO) designation CU-2014-ODNRU which was approved for ISO under LDI Item Key Number 317340 effective 7/1/2015.

Item Key: 320934

Date Submitted: 03/18/2015

Berkley National Insurance Company

17 - Other Liability

Revised Rate and Rule

Commercial Umbrella and Excess

Berkley Oil and Gas Program

Revised Rate and Rule

of Policyholders: **40**

Company Reference: OG-UMB-2015R

The last rate revision to this program was the initial filing which was approved under LDI Item Key Number 261745 effective 7/26/2010 for both new and renewal business.

With this filing, the company proposes the following revisions:

The corresponding form filing has been approved under company tracking number OG-UMB-2015F, LDI Item Key Number 320900, effective 3/19/2015 for both new and renewal business.

There is no rate impact associated with this filing.

Item Key: 320935

Date Submitted: 03/18/2015

Insurance Services Office, Inc.

19 - Private Passenger Automobile

Revised Rule only

Private Passenger Auto

Rule Revision

- Increased Limit Factors for Medical Payments Coverage

Company Reference: PP-2015-RAENV

With this filing, Insurance Services Office, Inc. (ISO) is proposing to introduce Rule 2., RAPA Environmental, to the Risk Analyzer Personal Auto (RAPA) Rating Plan Manual to provide instructions regarding the application of Risk Analyzer Personal Auto Environmental scores.

ISO is not filing the RAPA rules on behalf of the insurers who have given authorization. Rather, ISO is filing these rules for use by those insurers who elect to adopt them.

ISO is not establishing an effective date for the RAPA rules.

Item Key: 320937

Date Submitted: 03/18/2015

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA

19 - Private Passenger Automobile

Revised Rule only

Private Passenger Auto

Antique Auto Program

Rule Revision

Company Reference: LA07699AI00009

Requested Effective Dates - New: 05/01/2015 Renewal: 07/01/2015

With this filing the company proposes to add Association of mature American Citizens (AMAC) as a new Affinity Marketing Partner.

There is no rate impact associated with this filing.

Item Key: 320939

Date Submitted: 03/18/2015

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA

19 - Private Passenger Automobile

Revised Rule only

Private Passenger Auto

Antique Motorcycle Program

Rule Revision

Company Reference: LA07699AI00011

Requested Effective Dates - New: 05/01/2015 Renewal: 07/01/2015

With this filing, the company proposes to add Association of Mature American Citizens (AMAC) as a new Affinity Marketing Partner.

There is no rate impact associated with this filing.

Item Key: 320940

Date Submitted: 03/18/2015

Granite State Insurance Company

ILLINOIS NATIONAL INSURANCE COMPANY

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA

NEW HAMPSHIRE INSURANCE COMPANY

17 - Other Liability

Initial Rule only

Commercial General Liability

Sexual Misconduct & Sexual Misconduct and Abuse Liability Endorsements

Company Reference: AIG-15-GL-05

Item Key: 320941

Date Submitted: 03/18/2015

Berkshire Hathaway Specialty Insurance Company

17 - Other Liability

Initial Rate and Rule

Commercial Umbrella and Excess

Commercial Umbrella Liability Insurance Policy Program

Initial Rate and Rule

Company Reference: BHSIC-UL-UM-15

Item Key: 320959

Date Submitted: 03/19/2015

EVEREST NATIONAL INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Commercial Umbrella and Excess

Rule Revision

Company Reference: LA-EX-20035209R

Requested Effective Dates - New: 05/01/2015 Renewal: 05/01/2015

With this filing, the company proposes to introduce the rules for the following new endorsements:

- EUM 00 718 - Amend Section I and IV Endorsement [includes Reference to Any Third Party (including a DIC Insurer)];
- EUM 00 719 - Underlying Limit Erosion Endorsement;
- EUM 00 726 - Foreign Endorsement;
- EUM 00 850 - Cancellation Endorsement; and
- EUM 00 851 - Bankruptcy (Follow-Form) Endorsement.

The new endorsements are optional and do not have any premium charge.

The corresponding form filing has been submitted under company tracking number LA-EX-20035209F, LDI Item Key Number 320908.

There is no rate impact associated with this filing.

Item Key: 320961

Date Submitted: 03/19/2015

The Gray Casualty & Surety Company

GRAY INSURANCE COMPANY, THE

24 - Surety

Revised Rate and Rule

Surety

Revised Rate and Rule

Revised Rate Manual

Overall % Impact: **-8.30**Overall \$ Impact: **\$-73,170**# of Policyholders: **203**

Company Reference: TGICTGCSC LA CB RF 01 15

The above-captioned companies wish to submit rates and rules for use with its Surety program.

With this filing, the companies are revising their rating structure for Contract Surety Bonds, implementing several new underwriting classes and making a few small revisions to their existing rates.

The companies are increasing the minimum premium for all contract bonds from \$100 to **\$250** (fully earned) to help cover the initial cost when issuing a new bond. The nationwide credibility weighted indication shows a need for a 9% rate increase.

The rate revision consists of 4 new rate classes to the current structure, for a total of six classifications as follows:

1. Flat Rate - Provides expedited underwriting and processing for small contract bonds, typically under \$1,000,000. The flat rate can also be applied to requests with the following conditions:
 1. A principal needing two (2) or fewer contract bonds annually.
 2. An incomplete credit profile, or a credit profile which includes personal FICO scores of below 650, and/or a Paydex scores below 60.
 3. Collateral and funds control transactions.
2. Standard Rate
 1. Principal shows a history of successful operations.
 2. Full personal and corporate indemnity.
 3. Favorable bank reference,
 4. Favorable references from customers and business contacts.
 5. Collateral and funds control transactions.
3. Merit Rate - For contract bonds which meet the conditions required by the standard rate, with the following additions:
 1. 12 months of consistently profitable operations.
 2. Equity of at least \$50,000.
 3. An analyzed working capital of at least \$10,000.
4. Preferred Rate - For contract bonds which meet the conditions required by the merit rate, with the following additions:
 1. Equity of \$100,000 or greater as analyzed by Gray.
 2. CPA prepared financial statements.
5. Select Rate - For contract bonds which meet the conditions required by the preferred rate, with the following additions:
 1. Equity of \$200,000 or greater as analyzed by Gray.
 2. Personal credit FICO scores of at least 750, and corporate Paydex scores of at least 70.
 3. Profitable operations verified through CPA reviewed financial statements.
 1. Rate change would be -8.3% going from a former Standard Class rate.
6. Super Preferred - For contract bonds which meet the conditions required by the preferred rate, with the following additions:
 1. Equity of \$300,000 or greater as analyzed by Gray.
 2. At least 12 months of continuously profitable operations.

For performance and performance plus payment bonds where time for completion as stipulated in the contract is over 24 months or 730 calendar days, surcharge the rate by 1% per month for each month over 24 months (disregarding a fraction of a month).

This change results in an overall rate decrease of -8.90 or -\$73,170 (203 policyholders).

Item Key: 320980

Date Submitted: 03/19/2015

Greenwich Insurance Company

17 - Other Liability

Revised Rule only

Environmental Pollution Liability

Company Reference: 15GX-EN-PO06-MU-LA-R

Requested Effective Dates - New: 01/01/2015 Renewal: 01/01/2015

Item Key: 320981

Date Submitted: 03/19/2015

OHIO CASUALTY INSURANCE COMPANY, THE

24 - Surety

Revised Rule only

Surety

Revised Rule

Public Official (Individual and Schedule) Bonds

Company Reference: 2015-CW-4-SU-RULE

The last adjustment to this program occurred in February 2011 under the Prior Approval provision (Item Key #268714) to be effective March 1, 2011.

With this filing, the company is filing to revise its Company Exception General Rules of the Public Official (Individual and Schedule) Bonds.

Currently the company's exception page shows, " Schedule Bond \$3.50 each item or position covered or added or deducted. In no event shall the Annual Minimum Premium for the entire bond be less than \$100." The company is revising its exception pages to show, "Schedule Bonds - \$50 minimum premium for each item or position covered or added or deducted. In no event shall the Annual Minimum Premium for the entire bond be less than \$100."

Unless a different minimum is given on a specific state page, the Annual Minimum Premium - Annual Earned Minimum Premium - Term Minimum Premium on all official bonds is in all cases:

- Individual Bonds - \$100 (Except Notary Bonds - Class Code 105 - \$50)
- Schedule Bonds - \$50 minimum premium for each item or position covered or added or deducted. In no event shall the Annual Minimum Premium for the entire bond be less than \$100.

There is no rate impact associated with this filing.

The company is requesting an effective date of "upon approval".

Item Key: 320984

Date Submitted: 03/19/2015

Federal Insurance Company

GREAT NORTHERN INSURANCE COMPANY

PACIFIC INDEMNITY COMPANY

VIGILANT INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Personal Auto

Masterpiece Vehicle Rate and Rule Manual

Overall % Impact: **0.1**

Overall \$ Impact: **\$1,951**

of Policyholders: **395**

Company Reference: 14-9771-RR

Requested Effective Dates - New: 12/07/2015 Renewal: 01/21/2016

Item Key: 321008

Date Submitted: 03/20/2015

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Auto

Voluntary Private Passenger Auto Program

Revised Rate

- Multiple Policy Discount

- Your Choice Auto Ins Option Package Factors

Overall % Impact: **6.0**

Overall \$ Impact: **\$14,528,351**

of Policyholders: **115099**

Company Reference: R28405: RATE CHANGE

Requested Effective Dates - New: 06/22/2015 Renewal: 06/22/2015

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 317950 effective 5/18/2015 for both new and renewal business.

With this filing, the company proposes to revise the following: Multiple Policy Discount and Your Choice Auto Insurance Option Package Factors.

The rate impact associated with this filing is +6.0% or \$14,528,351 affecting 115,099 policyholders.

Item Key: 321012

Date Submitted: 03/20/2015

CUMIS Insurance Society, Inc.

17 - Other Liability

Revised Rate and Rule

Professional Liability

Overall % Impact: **0.2**

Overall \$ Impact: **\$3,880**

of Policyholders: **196**

Company Reference: 2015 MPL REWRITE

Requested Effective Dates - New: 10/01/2015 Renewal: 10/01/2015

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key Number 300827 effective 04/01/2014.

Item Key: 321017

Date Submitted: 03/20/2015

ST. PAUL FIRE AND MARINE INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Professional Errors & Omissions Liability

1st Choice+ Insurance Professionals Liability Coverage (NAHU Agents and Brokers program)

Overall % Impact: **1.1**

Overall \$ Impact: **\$572**

of Policyholders: **28**

Company Reference: 2014-07-0053

Requested Effective Dates - New: 08/01/2015 Renewal: 08/01/2015

The last rate adjustment for the above-captioned company was filed and approved under the "Commercial De-Regulation" provision, Item Key Number 20575 effective 04/01/2005.

With this filing, the company is proposing a revision to its 1st Choice+ Insurance Professionals Liability Coverage (NAHU Agents and Brokers program). The revisions are as follows:

- Introduction of a damages only deductible.
- The addition of a modification range to the schedule rating plan that allows debits and credits up to 10%.
- A change from company deviations to hazard groups.

The company will no longer utilize three underwriting companies. The rates, rules and forms for St. Paul Mercury Insurance Company and St. Paul Guardian Insurance Company will be considered obsolete and we will only be writing policies in St. Paul Fire and Marine Insurance Company.

These changes will result in a 1.100% rate increase or \$572.00.

There will be 28 Louisiana policyholders affected by this rate increase.

Item Key: 321065

Date Submitted: 03/23/2015

NATIONAL INDEMNITY COMPANY

23 - Fidelity

Initial Rate and Rule

Fidelity

Initial Rate and Rule

Crime Protection Policy

Company Reference: NICO-CPR-15

The above-captioned company wishes to submit initial rates and rules for its new Crime Protection Policy program.

With this filing, the company is introducing its independent forms (endorsements, declarations and applications) that will be used with the Surety and Fidelity Association of America (SFAA) Crime Protection Policy (Form SP 00 01) and SFAA Endorsements, which have been filed by the SFAA.

The company will also be using its independent forms for the following:

- EP-CPR-019-03/2015 - Include Coverage for Funds Transfer Fraud (replacing SFAA - SE 00 41)
- EP-CPR-020-03/2015 - Executive Impersonation (replacing SFAA - SE 00 48)

Item Key: 321082

Date Submitted: 03/23/2015

ACE AMERICAN INSURANCE COMPANY

ACE FIRE UNDERWRITERS INSURANCE COMPANY

ACE PROPERTY AND CASUALTY INSURANCE COMPANY

BANKERS STANDARD INSURANCE COMPANY

INDEMNITY INSURANCE COMPANY OF NORTH AMERICA

INSURANCE COMPANY OF NORTH AMERICA

PACIFIC EMPLOYERS INSURANCE COMPANY

WESTCHESTER FIRE INSURANCE COMPANY

19 - Commercial Automobile

Loss Cost Adoption

Commercial Auto

Loss Cost Adoption

- ISO Designations CA-2014-BRLA1 and CA-2015-RHLLC

Overall % Impact: **6.700**Overall \$ Impact: **\$351,545**# of Policyholders: **135**

Company Reference: 15-CA-2012320

Requested Effective Dates - New: 09/01/2015 Renewal: 09/01/2015

The last rate revision to this program was +1.2% or \$62,644 which was approved under LDI Item Key Number 304314 effective 9/1/2014 for both new and renewal business.

With this filing, the companies propose to adopt the following Insurance Services Office, Inc. (ISO) designations:

- CA-2014-BRLA1 which was approved for ISO under LDI Item Key Number 308959 effective 11/1/2014, and
- CA-2015-RHLLC which was approved for ISO under LDI Item Key Number 319135 effective 8/1/2015.

The companies are not proposing to revise the current Loss Cost Multipliers (LCM) which are as follows:

Company	LCM
ACE American Insurance Company	1.435
ACE Fire Underwriters Insurance Company	1.081
ACE Property & Casualty Insurance Company	1.717
Bankers Standard Insurance Company	1.081
Indemnity Insurance Company of North America	1.435
Insurance Company of North America	1.717
Pacific Employers Insurance Company	1.435
Westchester Fire Insurance Company	1.435

The rate impact associated with this filing is +6.7% or \$351,545 affecting 135 policyholders.

Item Key: 321101

Date Submitted: 03/23/2015

UNITED FIRE AND CASUALTY COMPANY

17 - Other Liability

Dividend Plan

Commercial General Liability

Company Reference: CG-LA-UFC-06012015-XX-RU-X-WIT

Requested Effective Dates - New: 06/01/2015 Renewal: 06/01/2015

Item Key: 321104

Date Submitted: 03/23/2015

UNITED FIRE AND CASUALTY COMPANY

9 - Inland Marine

Dividend Plan

Commercial Inland Marine

Dividend Plan

Company Reference: IM-LA-UFC-06012015-XX-RU-X-WIT

Requested Effective Dates - New: 06/01/2015 Renewal: 06/01/2015

The above-captioned company is filing an all lines participating group dividend plan available for all members of the Wholesale Investment Trust and Co.

Item Key: 321119

Date Submitted: 03/24/2015

SENTINEL INSURANCE COMPANY, LTD.

19 - Commercial Automobile

Loss Cost Adoption

Commercial Auto

Loss Cost Adoption

- ISO Designations CA-2014-BRLA1 and CA-2015-RHLLC
- Revise LCMs
- Revise the Hired Auto Liability Minimum Premium

Overall % Impact: **10.000**Overall \$ Impact: **\$113,276**# of Policyholders: **131**

Company Reference: FN.02.503.2015.01

Requested Effective Dates - New: 08/01/2015 Renewal: 08/01/2015

The last rate revision to this program was -11.5% or -\$228 which was approved under LDI Item Key Number 308515 effective 9/7/2014 for both new and renewal business.

With this filing, the company proposes to adopt the following Insurance Services Office, Inc. (ISO) designations:

- CA-2014-BRLA1 which was approved for ISO under LDI Item Key Number 308959 effective 11/1/2014, and
- CA-2015-RHLLC which was approved for ISO under LDI Item Key Number 319135 effective 8/1/2015.

The company is proposing to revise the current Loss Cost Multipliers (LCM) as follows:

Vehicle Type	Coverage	Current LCM	Proposed LCM
TTT	Liability & Med Pay	2.750	2.766
	Other Than Collision	1.617	1.757
	Collision	2.277	2.210
PPT	Liability & Med Pay	2.021	2.024
	Other Than Collision	1.710	1.766
	Collision	1.859	1.893
	UM	1.789	1.745
Publics	Liability & Med Pay	2.782	2.714
	Other Than Collision	2.045	1.993
	Collision	2.416	2.355
Other Than PPT	UM	1.789	1.745
Garages & Statewide Miscellaneous Rates		1.789	1.745

The company is also proposing to revise the Hired Auto Liability Minimum Premium from \$75 to \$115.

The rate impact associated with this filing is +10.0% or \$113,276 affecting 131 policyholders.

Item Key: 321130

Date Submitted: 03/24/2015

HARTFORD CASUALTY INSURANCE COMPANY

HARTFORD INSURANCE COMPANY OF THE MIDWEST

HARTFORD INSURANCE COMPANY OF THE SOUTHEAST

HARTFORD UNDERWRITERS INSURANCE COMPANY

PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD

TWIN CITY FIRE INSURANCE COMPANY

HARTFORD FIRE INSURANCE COMPANY

19 - Commercial Automobile

Loss Cost Adoption

Commercial Auto

Loss Cost Adoption

- ISO Designations CA-2014-BRLA1, CA-2015-RHLLC

- Revise LCMs

- Revised Hired Auto Liability Minimum Premium

Overall % Impact: **15.400**

Overall \$ Impact: **\$292,379**

of Policyholders: **150**

Company Reference: FN.02.550.2015.01

Requested Effective Dates - New: 08/01/2015 Renewal: 08/01/2015

The last rate revision to this program was -11.0% or -\$2,499 which was approved under LDI Item Key Number 308515 effective 9/7/2014 for both new and renewal business.

With this filing, the companies propose to adopt the following Insurance Services Office, Inc. (ISO) designations:

- CA-2014-BRLA1 which was approved for ISO under LDI Item Key Number 308959 effective 11/1/2014, and

- CA-2015-RHLLC which was approved for ISO under LDI Item Key Number 319135 effective 8/1/2015.

The companies are proposing to revise the current Loss Cost Multipliers (LCM) as follows:

Vehicle Type	Coverage	Current LCM	Proposed LCM
TTT	Liability & Med Pay	2.021	2.173
	Other Than Collision	1.896	2.002
	Collision	2.091	2.083
PPT	Liability & Med Pay	1.732	1.754
	Other Than Collision	1.914	2.056
	Collision	1.812	1.857
	UM	1.789	1.745
Other Than PPT	UM	1.789	1.745
Garages & Statewide Miscellaneous Rates		1.789	1.745
Publics	Liability & Med Pay	2.907	2.836
	Other Than Collision	1.859	1.812
	Collision	2.110	2.056

The companies are also proposing to revise the Hired Auto Liability Minimum Premium from \$300 to \$75.

The rate impact associated with this filing is +15.4% or \$292,379 affecting 150 policyholders.

Item Key: 321134

Date Submitted: 03/24/2015

Centauri Specialty Insurance Company

4 - Homeowners

Revised Rate and Rule

Overall % Impact: **-0.5**

Overall \$ Impact: **\$-133,763**

of Policyholders: **12426**

Company Reference: CSIC-LA-HO-RATE-08.01.15

Requested Effective Dates - New: 08/01/2015 Renewal: 08/01/2015

With this filing, the company proposes the following:

- Changes to Coverage A Key Factor Relativities
- Changes to AOP base rate relativities
- Introduction of a 3+ prior claims surcharge
- Introduction of a new companion auto (non-GEICO) and umbrella discount
- Reduction in the scheduled personal property rate - Jewelry - The company will lower the rate per \$100 from 2.00 to 1.50. The company will also introduce limits of \$10,000 (\$45) and \$15,000 (\$60) for Water Back-Up and Sump Discharge or Overflow and additional optional limits of \$25,000 (\$25), \$75,000 (\$75) and \$100,000 (\$100) for Animal Liability.
- Increase of the maximum credit allowable - The company will increase the maximum allowable discount possible for an insured by increasing the maximum discount to 75%. Many new construction homes are already at the currently approved maximum discount of 55% and thus wouldn't be able to realize any new companion discounts.
- Changes to the covered porch/screened enclosure discount - The company will combine the currently

approved 3% screened enclosure and 5% covered porch surcharge into one 5% surcharge.

In addition to the above changes, there are a few miscellaneous rate manual changes as noted below:

Coverage Overview

- a. Coverage Limits title changed to Binding Authority Limits.

General Rules

- a. Renewal - Added "electronically" to the statement that copies of notices and declaration page will be sent to the mortgagee(s) - (HO3 only).
- b. Cancellation or Reductions in Limits of Liability or Coverage - C.3., removed "and must be made within 60 days of effective date" to the statement "Flat cancellations after the effective date will require proof of other insurance".
- c. Single Building Definition - Added definitions for duplexes and townhomes.
- d. Protection Class Information - Added "Centauri reserves the right to refer to proper ISO rating".

Premium Calculations

- a. Add interpolation rules.
- b. Tier Criteria - Clarified that proof of prior insurance is prior term insurance and if the insured can prove that an "extraordinary life event" negatively impacted their insurance credit score, the policy will be re-rated based on a neutral "No Hit" insurance credit score.

Discount and Surcharges

- a. Companion Policy Discounts - Added a 10% discount for named insureds having an Automobile policy serviced through a non-GEICO agent that is servicing the Centauri Homeowners policy (HO3 and HO4). Added a 5% discount for named insureds that have a personal Umbrella policy in effect (HO3 only).
- b. Hip Roof - Deleted that skylights and overhangs exceeding 18 inches negated the discount.

Coverage Options

- a. The standard deductible language has been deleted (HO3 only).

Coverage Endorsements

- a. Actual Cash Value Loss Settlement - Added that this endorsement is mandatory for properties that have roofs with composition shingles age 16 years or older or architectural shingles age 25 years or older (HO3 only).
- b. Ordinance or Law - Clarified that the basic policy includes Ordinance or Law coverage limited to a maximum of 10% of Coverage A (HO3 only).
- c. Increased Special Limits of Liability - Clarified rate.
- d. Equipment Breakdown Coverage - Updated the manual to reflect the \$100,000 per Occurrence Limit of Liability that appears on the endorsement (HO3 only).
- e. Golf Cart Physical Damage and Liability Coverage - Removed the specific coverage information from the manual that can be found on the endorsement itself.

Additional Fees

- a. Inspection Fee - Added 4-point inspection can be insured requested for potential qualification for a Renovated Home discount (HO3 only).

These changes will result in an overall rate decrease of -0.5% or -\$133,763 (12,426 policyholders).

Item Key: 321140

Date Submitted: 03/24/2015

MARKEL AMERICAN INSURANCE COMPANY

9 - Inland Marine

Revised Rate and Rule

Personal Inland Marine

Markel Cyclist Program

Revised Rate and Rule

Overall % Impact: **16.8**Overall \$ Impact: **\$476**# of Policyholders: **1**

Company Reference: LAMCYRR-151

Requested Effective Dates - New: 05/08/2015 Renewal: 05/08/2015

The above-captioned company is submitting rate and rule revisions to its current Markel Cyclist program. The last rate filing was the "New Program" submission, which was approved and became effective on July 12, 2012 as Item Key Number 285254, SERFF file MRKA-128353581, and Company Reference Number LACYRR-121.

Section D. of Rule 7. Cancellation is being removed.

This filing will result in an overall rate increase of **+16.8%** or premium increase of **+\$476** affecting 1 policy holder.

Item Key: 321156

Date Submitted: 03/24/2015

Mitsui Sumitomo Insurance Company of America

MITSUI SUMITOMO INSURANCE USA INC.

19 - Commercial Automobile

Loss Cost Adoption

Commercial Auto

Loss Cost Adoption

- ISO Designation CA-2015-RHLLC

Company Reference: AU-LA-56-15036 RA

Requested Effective Dates - New: 10/01/2015 Renewal: 10/01/2015

The last rate revision to this program was -17.2% or -\$42,265 which was approved under LDI Item Key Number 313467 effective 11/1/2014 for both new and renewal business.

With this filing, the companies are proposing to adopt Insurance Services Office, Inc. (ISO) designation CA-2015-RHLLC which was approved for ISO under LDI Item Key Number 319135 effective 8/1/2015.

The companies are not proposing to revise the current Loss Cost Multipliers (LCM) which are as follows:

Company	Coverage	Current LCM
Mitsui Sumitomo Insurance Company of America	Liability	1.690
	Physical Damage	1.780
Mitsui Sumitomo Insurance USA Inc.	Liability	1.268
	Physical Damage	1.335

There is no rate impact associated with this filing.

Item Key: 321221

Date Submitted: 03/26/2015

NATIONAL SPECIALTY INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Commercial General Liability

First Light Program

Company Reference: FLP-15-001-R (CGL)

With this filing the company is introducing its rates and rules for its First Light Program.

Item Key: 321231

Date Submitted: 03/26/2015

AIG Property Casualty Company

4 - Homeowners

Revised Rate only

Private Client Group Homeowners Program

Overall % Impact: **10.0**Overall \$ Impact: **\$1,343,551**# of Policyholders: **1629**

Company Reference: 15-PCG-HO-LA-001R

Requested Effective Dates - New: 06/01/2015 Renewal: 08/30/2015

The last adjustment to this program was approved in October 2010 (Item Key #263924) and resulted in an overall rate increase of +4.1% (corrected from +3.2%) to be effective April 1, 2011 for new business and June 30, 2011 for renewal business. That filing was approved for Chartis Property Casualty Company.

Effective October 1, 2013, the company changed its name from Chartis Property Casualty Company to AIG Property Casualty Company.

With this filing, the company proposes the following:

- Increase base rates by +11.1% for all homeowner forms across all territories.
- Increase base rates by +11.6% for all condominium / cooperative forms across all territories.
- Increase base rates by +13.8% for all tenant forms across all territories.

These changes will result in an overall rate increase of **+10.0%** or **+\$1,343,551** (1,629 policyholders).

Item Key: 321232

Date Submitted: 03/26/2015

TECHNOLOGY INSURANCE COMPANY, INC.

9 - Inland Marine

Initial Rate and Rule

Personal Inland Marine

Initial Rate and Rule

Company Reference: HIPL-TIC-LA-RR-030515

Requested Effective Dates - New: 04/01/2015 Renewal: 04/01/2015

The above-captioned company is introducing a portable electronic device insurance program for hearing aid devices.

This personal inland marine program has been designed to provide coverage for loss or damage to hearing aid devices that result from accidental physical damage, theft, and unintended loss or breakdown. This allows the Named Insured to reduce or to mitigate any interruption of services if the device is damaged, lost or stolen. The policy is issued to the Named Insured to protect and secure its interest in the continued operation of eligible devices insured under the Policy.

The Policy sets forth the coverage provided, the limits of coverage, the applicable deductibles (if any), and

the claims filing requirements and all terms and conditions of coverage. Coverage will be offered on a month-to-month, annual or multi-year coverage terms with various plans, deductibles and payment options.

Item Key: 321242

Date Submitted: 03/26/2015

AMERICAN AUTOMOBILE INSURANCE COMPANY
ASSOCIATED INDEMNITY CORPORATION
FIREMAN'S FUND INSURANCE COMPANY
NATIONAL SURETY CORPORATION
THE AMERICAN INSURANCE COMPANY

1 - Property

Revised Rule only

Commercial Property (Fire and Allied Lines)

Revised Rule

Property-Gard - Pinnacle Rule Revision

Company Reference: NLAPG0115-R

Requested Effective Dates - New: 08/01/2015 Renewal: 08/01/2015

The last adjustment to this program occurred in December 2013 under the Prior Approval provision (Item Key #294875) to be effective January 1, 2014.

Item Key: 321279

Date Submitted: 03/27/2015

WESTPORT INSURANCE CORPORATION
NORTH AMERICAN SPECIALTY INSURANCE COMPANY
NORTH AMERICAN ELITE INSURANCE COMPANY

19 - Commercial Automobile

Loss Cost Adoption

Commercial Auto

Loss Cost Adoption

- ISO Designation CA-2015-RHLLC

Company Reference: 15-12259A

Requested Effective Dates - New: 08/01/2015 Renewal: 08/01/2015

The last rate revision to this program was +7.3% or \$0 which was approved under LDI Item Key Number 309972 effective 11/1/2014 for both new and renewal business.

With this filing, the companies propose to adopt Insurance Services Office, Inc. (ISO) designation CA-2015-RHLLC which was approved for ISO under LDI Item Key Number 319135 effective 8/1/2015.

The companies are not proposing to revise the current Loss Cost Multipliers (LCM) which are as follows:

Company	Coverage	LCM
Westport Insurance Company	Liability	1.845
	Physical Damage	1.932
North American Specialty Insurance Company	Liability	1.476
	Physical Damage	1.546
North American Elite Insurance Company	Liability	2.306
	Physical Damage	2.415

There is no rate impact associated with this filing.

Item Key: 321281

Date Submitted: 03/27/2015
Liberty Insurance Underwriters Inc.
17 - Other Liability
Initial Rate and Rule
Professional Errors and Omissions Liability
Company Reference: LIU-EO-APL-LA-1501R

Item Key: 321302

Date Submitted: 03/27/2015
American Association of Insurance Services
35 - Interline Filing
Certificate of Authority
Certificate of Authority
Rating Organization -Renewal

Item Key: 321306

Date Submitted: 03/27/2015
Equity Insurance Company
19 - Private Passenger Automobile
Initial Rate and Rule
Private Passenger Auto
Louisiana Personal Auto Program
Initial Rate and Rule
Company Reference: EIC.LA.PA.RATERULE.06.01.15
Requested Effective Dates - New: 06/01/2015 Renewal: 12/01/2015

With this filing, the company proposes to introduce the rates and rules for the new Louisiana Personal Auto Program.

Business will be generated through independent agents contracted to produce business for this monoline program.

The company is proposing to utilize independent rates and rules along with Insurance Services Office, Inc, (ISO) Risk Analyzer Personal Auto (RAPA) symbols approved under the following designations:

- PP-2014-RAVLP which was approved for ISO under LDI Item Key Number 307582;
- PP-2014-RAVLP (A) which was approved for ISO under LDI Item Key Number 309808; and
- PP-2011-RAVEH which was approved for ISO under LDI Item Key Number 276431.

Tiering for this program will include the use of credit data for the insured. AmWINS Specialty Auto Inc, which was licensed as a managing general agent on March 20, 2015 will act as the administrator for this program.

This is a resubmission of LDI Item Key Number 318539.

The corresponding form filing has been approved under company tracking number EIC.LA.PA.FORMS.02.01.15, LDI Item Key Number 316954 and effective 2/1/2015 for both new and renewal business.

Item Key: 321308

Date Submitted: 03/27/2015
CENTURY-NATIONAL INSURANCE COMPANY
4 - Homeowners
Initial Rate and Rule

Company Reference: RNT-LA-2015-2
Requested Effective Dates - New: 07/01/2015 Renewal: N/A

Item Key: 321320

Date Submitted: 03/27/2015

ACE PROPERTY AND CASUALTY INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Commercial General Liability

Revised TRIA Airport Owners & Operators Liability Program

Company Reference: 15-AV-2012375 (R)

Requested Effective Dates - New: 01/01/2015 Renewal: 01/01/2015

The above-captioned company is revising the following endorsements to address the 2015 Terrorism Risk Insurance Act, TRIA changes used in conjunctions with its Airport Owners and Operators Program.

AAP 270 (01-15) Amendment to Include Coverage for Certified Acts-Cap on Losses [replaces AAP 270 (replaces 02/08) edition]

AAP 275 (01-15) Limited Terrorism Coverage Endorsement [replaces 02/08 edition]

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 321258, Company Form Filing Number 15-AV-2012375 (F), is pending approval.

Item Key: 321376

Date Submitted: 03/30/2015

GEICO INDEMNITY COMPANY

GEICO GENERAL INSURANCE COMPANY

GOVERNMENT EMPLOYEES INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rule only

Private Passenger Auto

Rule Revision

- Defensive Driving Course Discount
 - * Private Passenger
 - * Recreational Vehicles
- Tier Factor
- Tire Placement/Renewal Discount

Company Reference: 2015-119

Requested Effective Dates - New: 05/09/2015 Renewal: 05/09/2015

The last rate revision to this program was +1.3% or \$1,728,602 which was approved under LDI Item Key Number 318191 effective 2/5/2015 for new business and 4/13/2015 for renewal business.

With this filing, the companies propose to revise the following rules:

- Rule 14 Defensive Driving Course Discount for both Private Passenger and Recreational Vehicles;
- Rule 20 Tier Factor for Private Passenger only; and
- Rule 20 Tier Placement/Renewal Discount for Private Passenger.

There is no rate impact associated with this filing.

Item Key: 321378

Date Submitted: 03/30/2015

FIRST FINANCIAL INSURANCE COMPANY

9 - Inland Marine

Adoption

Commercial Inland Marine

Initial Adoption of AAIS IMG Program and Company Rules and Rating Information

Company Reference: FFIC-LA-9.0005-2015-RRU

Requested Effective Dates - New: 06/01/2015 Renewal: 06/01/2015

The above-captioned company is submitting an initial adoption of the Inland Marine Guide Program provided by the American Association of Insurance Services (AAIS).

There is no rate impact associated with this filing.

Item Key: 321409

Date Submitted: 03/31/2015

ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

19 - Commercial Automobile

Loss Cost Adoption

Commercial Auto

Adopt Reference Number : CA-2010-RTER1, CA-2011-RCP1, CA-2011-BRLA1

Overall % Impact: **14.680**

Overall \$ Impact: **\$556,751**

of Policyholders: **571**

Company Reference: LA150436100018

Requested Effective Dates - New: 10/01/2015 Renewal: 10/01/2015

Item Key: 321411

Date Submitted: 03/31/2015

FCCI Insurance Company

MONROE GUARANTY INSURANCE COMPANY

NATIONAL TRUST INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

CGL

Employment Practices Liability Coverage

Company Reference: GL-LA-22029RARU

Requested Effective Dates - New: 06/01/2015 Renewal: 06/01/2015

With this filing, the company is introducing the initial rates and rules for its Employment Practices Liability Coverage to be used in conjunction with its Commercial General Liability Commercial General Liability Farms Programs.

This coverage consists of two programs.

Portfolio Program - is designed to cover small commercial businesses with 50 employees or fewer for liability damages and defense costs due to claims brought by full-time, part-time, seasonal or temporary employees who allege employment discrimination, wrongful termination, or sexual harassment. The Premium will be calculated by multiplying the per employee rate by the number of full-time employees (employees other than full-time should be counted as one half an employee). The premium is calculated by including expenses of 35% to arrive at a premium charge per employee of \$20.00. A limit/deductible factor of 2.85 is applied to arrive at the final premium per employee of \$56.93.

Referral Program - is designed for those risks that do not qualify for the Portfolio Program due to employee size or risks seeking limits/deductibles other than those offered under the Portfolio Program. The premium will be calculated on an individual risk basis.

The corresponding form(s) LDI Form Filing Number 321344, Company Form Filing Number GL-LA-22029F

is pending approval.

Item Key: 321414

Date Submitted: 03/31/2015

HANOVER INSURANCE COMPANY, THE
HANOVER AMERICAN INSURANCE COMPANY, THE
MASSACHUSETTS BAY INSURANCE COMPANY

19 - Commercial Automobile

Revised Rate and Rule

Commercial Auto

Overall % Impact: **5.100**Overall \$ Impact: **\$255,058**# of Policyholders: **196**

Company Reference: LA15150CG00001

Requested Effective Dates - New: 10/01/2015 Renewal: 10/01/2015

Item Key: 321415

Date Submitted: 03/31/2015

ALLSTATE INDEMNITY COMPANY

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Auto

Voluntary Private Passenger Auto Program

Rate Revision

- Base Rates

- Model Year Factors

Overall % Impact: **3.0**Overall \$ Impact: **\$266,478**# of Policyholders: **4403**

Company Reference: R28467: RATE CHANGE

Requested Effective Dates - New: 07/13/2015 Renewal: 07/13/2015

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 250083 effective 1/1/2010 for both new and renewal business.

With this filing, the company proposes to revise the Territorial Base Rates and add model years 2013 through 2016 for Comprehensive and Collision coverage options.

While the Territorial Base Rate pages include Bodily Injury and Property Damage limits of \$10,000/\$20,000 and \$10,000, the Increased Limits Factors/Rate page (pg. RP-9) indicates these limits are base only and are not the minimum financial responsibility limits required.

This company is currently closed to new business and only renewal policies are written in this book of business. Allstate Fire and Casualty Insurance Company is the current open non-standard book of business and has been open since 5/19/2008.

The rate impact associated with this filing is +3.0% or \$266,478 affecting 4,403 policyholders. The rate impact by coverage is as follows:

Coverage	Rate Impact
Bodily Injury	+5%
Property Damage	+12%
Medical	+1.5%
Uninsured Motorists	0.00%
Collision	0.00%
Comprehensive	0.00%
Total	+3.0%

Item Key: 321419

Date Submitted: 03/31/2015

GREAT AMERICAN INSURANCE COMPANY

GREAT AMERICAN ASSURANCE COMPANY

GREAT AMERICAN INSURANCE COMPANY OF NEW YORK

GREAT AMERICAN ALLIANCE INSURANCE COMPANY

17 - Other Liability

Delayed Adoption

Commercial General Liability

Delayed Adoption of ISO Filing Designation Number: GL-2014-ODNRU

Company Reference: GACX-G130005504

Requested Effective Dates - New: 08/01/2015 Renewal: 08/01/2015

The last rate adjustment for the above-captioned filing was filed and approved under the "Prior Approval" provision, Item Key Number 315725 effective 02/01/2015.

With this filing the companies are delaying adoption of Insurance Services Office, Inc., (ISO) filing designation number GL-2014-ODNRU approved for ISO under state tracking number 317344 effective 06/01/2015. The company intends to delay adoption until 08/01/2015.

The corresponding form(s), LDI Form Filing Number 321368, Company Form Filing Number LA15045CG00031 is pending approval.

Item Key: 321420

Date Submitted: 03/31/2015

OLD REPUBLIC INSURANCE COMPANY

17 - Other Liability

Revised Rate only

Directors & Officers Liability

A-Sure Program

Company Reference: LA031560100030

Requested Effective Dates - New: 01/01/2015 Renewal: 01/01/2015

Item Key: 321422

Date Submitted: 03/31/2015

Berkshire Hathaway Specialty Insurance Company

9 - Inland Marine

Loss Cost Adoption

Commercial Inland Marine

Adoption of AAIS reference numbers AAIS-2014-46R and AAIS-2014LC

Company Reference: BHSIC-NFIM-15

The above-captioned company is filing its initial Non-Filed Inland Marine filing to adopt current AAIS Inland Marine loss costs and rules. For Non-Filed Inland Marine, the company is adopting the current AAIS Inland Marine loss costs, rules and rating plans which are filed on behalf of the company by AAIS as part of its AAIS affiliation.

The company is adopting AAIS reference numbers AAIS-2014-46R and AAIS-2014LC (Item Key Numbers 313368, 313369, and 315831).

Companion forms (Item Key Number 321372 or Company Reference Number BHSIC-NFIM-15) were approved on 04/16/2015.

The company's rates will be the combination of AAIS loss costs and loss cost multiplier of 1.476.

Item Key: 321430

Date Submitted: 03/31/2015

Liberty Mutual Fire Insurance Company

1 - Property

Revised Rule only

Commercial Property (Fire and Allied Lines)

In response to the Terrorism Risk Insurance Program Reauthorization Act of 2015

Company Reference: 2015-MU-9-CF-PW-R

Requested Effective Dates - New: 01/01/2015 Renewal: 01/01/2015

Item Key: 321437

Date Submitted: 03/31/2015

1 - Property

Delayed Adoption

Dwelling

Delay Adoption of PIAL Reference Numbers : DP-2014-RWM1, DP-2014-RWH1, DP-2014-RDED1, DP-2014-RLC1

Company Reference: 15-0149

Requested Effective Dates - New: 07/01/2015 Renewal: 07/01/2015

Item Key: 321438

Date Submitted: 03/31/2015

HARTFORD CASUALTY INSURANCE COMPANY

HARTFORD INSURANCE COMPANY OF THE MIDWEST

HARTFORD INSURANCE COMPANY OF THE SOUTHEAST

HARTFORD UNDERWRITERS INSURANCE COMPANY

PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD

TWIN CITY FIRE INSURANCE COMPANY

HARTFORD ACCIDENT AND INDEMNITY INSURANCE COMPANY

HARTFORD FIRE INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Commercial General Liability

In response to the enactment of the Terrorism Risk Insurance Program Reauthorization Act of 2015

Company Reference: FN.13.408.2015.01

Requested Effective Dates - New: 01/01/2015 Renewal: 01/01/2015

The above-captioned companies are revising their rule page to address the 2015 Terrorism Risk Insurance Act, TRIA changes used in conjunction with the above-captioned program.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 321394, Company Form Filing Number FN.13.408.2015.01 is pending approval.

Item Key: 321440

Date Submitted: 03/31/2015

Granite State Insurance Company

ILLINOIS NATIONAL INSURANCE COMPANY

NEW HAMPSHIRE INSURANCE COMPANY

5 - Commercial Multiple Peril

Initial Rate and Rule

Commercial Package

Microbreweries and Wineries Program

Initial Adoption of Various ISO/PIAL Filing Designation Numbers

of Policyholders: 0

Company Reference: AIG-15-MP-03

The above-captioned companies are filing initial rates/rules for the above-captioned program. Coverage is on the commercial package basis (general liability and property). This product is being offered to the craft beer and wine industry including brewpubs, microbreweries, regional craft breweries, contract brewing companies, and wineries.

The companies are initially adopting the following ISO/PIAL Filing Designation Numbers:

GL-2012-BGL1	GL-2010-OELP1
LA 10-11 (CF-2010-RLA1)	

The companies will utilize the following loss cost multipliers:

Commercial General Liability - Premises Coverage	2.840
Commercial General Liability - Products Coverage	1.721

The requested rates/rules require approval of companion form(s), LDI Form Filing No. 321389, Company Form Filing N. AIG-15-MP-03.

Item Key: 321443

Date Submitted: 03/31/2015

STAR INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial Umbrella and Excess

Commercial Umbrella Program

Revised Rate and Rule

of Policyholders: 0

Company Reference: STAR-LA-UMB-0315R

Requested Effective Dates - New: 03/31/2015 Renewal: 03/31/2015

The last rate revision to this program was -0.3% or -\$26 which was approved under LDI Item Key Number 277075 effective 11/1/2011 for both new and renewal business.

With this filing, the company proposes the following revisions:

- Add rules specific to the underlying Home Health Care Program;
- Consolidate the two separate schedule rating plan rules;

- Add a minimum premium for the underlying Livestock Marketing Association Program;
- Add references to "similar agricultural risks"; and
- Add new endorsements.

The corresponding form filing has been approved under company tracking number STAR-LA-UMB-0713F, LDI Item Key Number 299529, effective 9/15/2013 for both new and renewal business.

There is no rate impact associated with this filing.

Item Key: 321445

Date Submitted: 03/31/2015

AMERICAN ZURICH INSURANCE COMPANY

AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY

ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS

ZURICH AMERICAN INSURANCE COMPANY

9 - Inland Marine

Loss Cost Adoption

Commercial Inland Marine

Adoption of AAIS's Inland Marine Guide Rating Procedures, Loss Costs, General Rules, and IRPM Reference Number : AAIS-2014-46R, AAIS-2014-46LC

of Policyholders: **7093**

Company Reference: 37895

Requested Effective Dates - New: 05/01/2015 Renewal: 05/01/2015

The above-captioned companies are adopting American Association of Insurance Services AAIS Filing Designation Numbers AAIS-2014-46R, AAIS-2014-46LC and state file numbers 313369 and 313368.

There is no rate impact associated with this filing.

Item Key: 321467

Date Submitted: 04/01/2015

CINCINNATI INSURANCE COMPANY, THE

17 - Other Liability

Non-Adoptions

Louisiana Personal Liability and Theft Program

Non-Adoption of ISO Filing Designation No. TRIA2015 DL-2015-OTEMU

Company Reference: C-DL-15-3602A-LA

Requested Effective Dates - New: 05/01/2015 Renewal: 05/01/2015

The above-captioned company wishes to non-adopt Insurance Services Office, Inc. (ISO) Filing Designation No. TRIA2015 DL-2015-OTEMU for its Louisiana Personal Liability and Theft Program.

ISO Filing Designation No. TRIA2015 DL-2015-OTEMU was approved as Item Key #319501 to be effective February 20, 2015.

There is no rate impact associated with this filing.

Item Key: 321469

Date Submitted: 04/01/2015

Granite State Insurance Company

ILLINOIS NATIONAL INSURANCE COMPANY

NEW HAMPSHIRE INSURANCE COMPANY

1 - Property

Initial Rule only

Commercial Property (Fire and Allied Lines)

Company Reference: AIG-15-AGOP-01

Item Key: 321482

Date Submitted: 04/01/2015

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Auto

Motorcycle

Rate Revision

- Rate Adjustment Factors
- Collision and Comprehensive Coverage Factors
- Minimum Premium

Overall % Impact: **5.000**Overall \$ Impact: **\$198,219**# of Policyholders: **12823**

Company Reference: R28434: RATE CHANGE

Requested Effective Dates - New: 07/22/2015 Renewal: 07/22/2015

The last rate revision to this program was +12.0% or \$381,260 which was approved under state tracking number 286781 effective 12/12/2012 for both new business and renewal business.

With this filing, the company proposes to revise the Rate Adjustment Factors, Collision and Comprehensive Coverage Factors, and the Minimum Premium.

The rate impact associated with this filing is +5.1% or \$198,219 affecting 12,823 policyholders.

Item Key: 321486

Date Submitted: 04/01/2015

AMERICAN ZURICH INSURANCE COMPANY

AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY

ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS

ZURICH AMERICAN INSURANCE COMPANY

9 - Inland Marine

Initial Rate and Rule

Commercial Inland Marine

Initial Rate and Rule

of Policyholders: **5**

Company Reference: 38102

Requested Effective Dates - New: 05/01/2015 Renewal: 05/01/2015

The above-captioned companies are submitting rules and rates for Motor Truck Cargo. This is a proprietary manual to replace the Motor

Truck Cargo rating offered by AAIS. In addition, the companies are proposing a few exceptions to the AAIS General Rules and an Interest Rate Premium Modification plan (IRPM). These rates and rules will apply to those policies with less than \$10,000 in policy premium.

There is no rate impact associated with this filing.

Item Key: 321487

Date Submitted: 04/01/2015

Unitrin Direct Property & Casualty Company

4 - Homeowners

Revised Rate only

Tenant Homeowners

Standard Renters Program

Overall % Impact: **10.2**Overall \$ Impact: **\$20,784**# of Policyholders: **912**

Company Reference: LA-UDPC-SR-20150625

Requested Effective Dates - New: 06/25/2015 Renewal: 08/15/2015

The last adjustment to this program was approved in March 2013 (Item Key #293754) and resulted in an overall rate increase of +4.6% to be effective March 28, 2013 for new business and May 18, 2013 for renewal business.

With this filing, the company proposes the following:

In the companion form filing, Item Key #321473, the company is revising the Renters Supplementary Coverage Endorsement. That will directly impact the Multi-Family Home Service Provider Channel. The company proposes to revise the factor for the Multi-Family Home Service Provider Channel from 0.800 to 0.888. The company will be adding coverage by providing pet damage coverage up to \$500 and changes the limit of liability for property damage from "in excess of \$250" to up to \$500.

These changes will result in an overall rate increase of **+10.2%** or **+\$20,784** (912 policyholders).

Companion forms (Item Key #321473) were still pending as of April 16, 2015.

Item Key: 321489

Date Submitted: 04/01/2015

EMC PROPERTY & CASUALTY COMPANY

EMPLOYERS MUTUAL CASUALTY COMPANY

17 - Other Liability

Revised Rule only

Commercial General Liability

Company Reference: LA-GL-2015-06

Requested Effective Dates - New: 08/01/2015 Renewal: 08/01/2015

Item Key: 321530

Date Submitted: 04/01/2015

AMERICAN MODERN HOME INSURANCE COMPANY

1 - Property

Initial Rate and Rule

Commercial Property (Fire and Allied Lines)

Company Reference: 20140509-36

Requested Effective Dates - New: 12/26/2015 Renewal: 12/26/2015

Item Key: 321532

Date Submitted: 04/01/2015

GATEWAY INSURANCE COMPANY

19 - Commercial Automobile

Revised Rate and Rule

Commercial Auto

Public Auto Program

Revised Rate and Rule

of Policyholders: 1

Company Reference: COMM 03 15 LA

Requested Effective Dates - New: 06/01/2015 Renewal: 06/01/2015

The last rate revision to this program was the initial filing which was approved under LDI Item Key Number 26573 effective 9/6/2007.

With this filing, the company proposes to withdraw the previously approved rates and rules and convert this program to an Insurance Services Office, Inc. (ISO) platform with proprietary rates, rules, exceptions, and loss cost multipliers.

The company is proposing to adopt the following ISO designations for use with this program:

- CA-2011-IALL1 which was approved for ISO under LDI Item Key Number 274466 effective 1/1/2012;
- RP-2012-RAL12 which was approved for ISO under LDI Item Key Number 288385 effective 4/1/2013;
- RP-2012-RPD12 which was approved for ISO under LDI Item Key Number 288390 effective 4/1/2013;
- CA-2014-BRLA1 which was approved for ISO under LDI Item Key Number 308959 effective 11/1/2014;
- CA-2014-RPAC1 which was approved for ISO under LDI Item Key Number 308956 effective 11/1/2014;
- RP-2006-RCR06 which was approved for ISO under LDI Item Key Number 24872 effective 4/1/2007; and
- RP-2006-RRP06 which was approved for ISO under LDI Item Key Number 24871 effective 4/1/2007.

The company is proposing to introduce the following Loss Cost Multipliers (LCM):

Coverage	LCM
Medical Payments, Uninsured Motorists, and Other Miscellaneous Coverages	1.580
Other Than Collision and Collision	2.040

The company is introducing the following rates, rules, and exceptions:

- Additional Insured;
- Business Income Coverage;
- LCMs for MP, UM and Other Miscellaneous Coverages;
- LCMs for Physical Damage;
- Liability Experience and Schedule Rating;
- Physical Damage Experience and Schedule Rating;
- Towing Coverage for Commercial Vehicles;
- Points Surcharges for Single Unit Accounts;
- Louisiana Car Service Rates;
- Louisiana Taxi Rates;
- Rule 8. Policywriting Minimum Premium;
- Rule 9. Additional Premium Changes;
- Rule 10. Return Premium Changes;
- Rule 11. Policy Cancellations;
- Rule 39. Premium Development - Other Than Zone-Rated Autos;
- Rule 40. Public Auto Classifications;
- Rule 89. Non-Ownership Liability;

- Rule 90. Hired Autos;
- Rule 94. Rental Reimbursement;
- Rule 95. Audio, Visual and Data Electronic Equipment;
- Rule 98. Deductible Insurance; and
- Rule 100. Increased Liability Limits.

Several of the proprietary rules being introduced with this filing are currently approved for use by American Service Insurance Company.

Item Key: 321545

Date Submitted: 04/02/2015

GATEWAY INSURANCE COMPANY

19 - Commercial Automobile

Revised Rate and Rule

Commercial Auto

Commercial Auto (except Public Auto) Program

Revised Rate and Rule

Company Reference: COMM 02 15 LA

Requested Effective Dates - New: 06/01/2015 Renewal: 06/01/2015

The last rate revision to this program was -3.1% or \$0 which was approved under LDI Item Key Number 279906 effective 1/5/2012 for both new and renewal business.

With this filing, the company is proposing to replace currently approved rates and rules with the rates and rules included in this filing.

The revised Commercial Auto (Other than Public Auto) Program will utilize Insurance Services Office, Inc. (ISO) designations along with company rates, rule, exceptions, and Loss Cost Multipliers (LCM).

The company is adopting the following ISO designations for use with this program:

- CA-2011-IALL1
- RP-2012-RAL12
- RP-2012-RPD12
- CA-2014-BRLA1
- CA-2014-RPAC1
- RP-2006-RCR06
- RP-2006-RRP06

The company is proposing to revise the current LCMs as follows:

Coverage	Vehicle Type	Current LCM	Proposed LCM
Liability and Uninsured Motorists	All except Van Pools	1.563	1.980
	Van Pools	1.563	1.480
Physical Damage	All except Limo, Charter Bus, Social Service, and Paratransit	1.563	2.040
	Charter Bus	1.563	3.060
	Limousines	1.563	2.850
	Social Service /		

	Paratransit	1.563	3.440
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The company's proprietary rules, rates, and exceptions include the following:

- Additional Insured;
- Liability Experience and Schedule Rating;
- Physical Damage Experience and Schedule Rating;
- Rule 8. Policywriting Minimum Premium;
- Rule 9. Additional Premium Changes;
- Rule 10. Return Premium Changes;
- Rule 11. Policy Cancellations;
- Rule 39. Premium Development - Other Than Zone-Rated Autos;
- Rule 40. Public Auto Classifications;
- Rule 89. Non-Ownership Liability;
- Rule 90. Hired Autos;
- Rule 94. Rental Reimbursement;
- Rule 95. Audio, Visual and Data Electronic Equipment;
- Rule 98. Deductible Insurance;
- Rule 100. Increased Liability Limits;
- Towing Coverage for Commercial Vehicles;
- Points Surcharges for Single Unit Accounts;
- Louisiana Airport Bus and Airport Limousine Rates;
- Louisiana Limousine Rates; and
- Louisiana Social Service and Paratransit Rates.

The corresponding form filing has been submitted under company tracking number COMM 01 15 LA, LDI Item Key Number 321518.

**The rate/rule filing for the Public Auto Program has been submitted under LDI Item Key Number 321532.

There is no rate impact associated with this filing.

Item Key: 321546

Date Submitted: 04/02/2015

Insurance Services Office, Inc.

4 - Homeowners

Revised Rule only

Homeowners

Company Reference: HO-2015-RRPRU

Requested Effective Dates - New: 10/01/2015 Renewal: 10/01/2015

Item Key: 321548

Date Submitted: 04/02/2015

MARKEL AMERICAN INSURANCE COMPANY

9 - Inland Marine

Loss Cost Adoption

Commercial Inland Marine

Adopt ISO Loss Cost Reference Number's AAIS-98-23R, AAIS 2005-64R, AAIS-2014-46R, AAIS-2014-46LC, AAIS-2014-70R, AAIS-2014-70S

Company Reference: 1502RR006-IM

Requested Effective Dates - New: 12/01/2015 Renewal: N/A

The above-captioned company wishes to adopt all AAIS Inland Marine rules and loss costs, as well as subsequent revisions to rules and loss costs (approved as Item Key Numbers 313368, 313369, 315829, and 315831). The company is also submitting the enclosed terrorism rating guidelines for this program.

The company will use a loss cost multiplier of 1.684 for this program.

Item Key: 321568

Date Submitted: 04/02/2015

Hiscox Insurance Company Inc.

23 - Fidelity

Adoption

Fidelity

Company Reference: HIC-FIB-15-01

Item Key: 321576

Date Submitted: 04/02/2015

AMERICAN ZURICH INSURANCE COMPANY

AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY

ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS

ZURICH AMERICAN INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Commercial General Liability

Company Reference: 38068

Requested Effective Dates - New: 07/01/2015 Renewal: 07/01/2015

Item Key: 321584

Date Submitted: 04/02/2015

CONTINENTAL CASUALTY COMPANY

17 - Other Liability

Revised Rate and Rule

Professional Errors & Omissions Liability

Overall % Impact: **-0.7**

Overall \$ Impact: **\$-26,827**

of Policyholders: **129**

Company Reference: 14-000988-RL

Requested Effective Dates - New: 05/15/2015 Renewal: 05/15/2015

Item Key: 321592

Date Submitted: 04/06/2015

HANOVER INSURANCE COMPANY, THE

17 - Other Liability

Initial Rate and Rule

Professional Errors and Omissions Liability

of Policyholders: **80**

Company Reference: LA151370100012

Requested Effective Dates - New: 06/10/2015 Renewal: 06/10/2015

Item Key: 321595

Date Submitted: 04/06/2015

GREAT MIDWEST INSURANCE COMPANY

17 - Other Liability

Loss Cost Adoption

Commercial General Liability

Adopt ISO Loss Cost Reference Numbers : GL-2012-RCTL and GL-2014-BGL1

Overall % Impact: **-3.8**Overall \$ Impact: **\$-485**# of Policyholders: **18**

Company Reference: GMW-GL-ISO-LA-1501R

Requested Effective Dates - New: 05/03/2015 Renewal: 05/03/2015

Item Key: 321606

Date Submitted: 04/06/2015

Imperium Insurance Company

17 - Other Liability

Loss Cost Adoption

Commercial General Liability

Adopt ISO Loss Cost Reference Numbers : GL-2012-BGL1, GL-2012-RCTL, GL-2012-OELP1, GL-2013-BGL1, GL-2014-BGL1

Overall % Impact: **-14.9**Overall \$ Impact: **\$-114,901**# of Policyholders: **10**

Company Reference: IMP-GL-ISO-LA-1501R

Requested Effective Dates - New: 05/03/2015 Renewal: 05/03/2015

Item Key: 321608

Date Submitted: 04/06/2015

ATLANTIC SPECIALTY INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Commercial Umbrella and Excess

Commercial Umbrella Program

Rule Revision

- TRIA 2015

Company Reference: 2015-UMB-LA-RU-972

Requested Effective Dates - New: 01/12/2015 Renewal: 01/12/2015

The corresponding form filing has been approved under company tracking number 2015-UMB-LA-FO-972, LDI Item Key Number 321598, effective 1/12/2015 for both new and renewal business.

Item Key: 321609

Date Submitted: 04/06/2015

ATLANTIC SPECIALTY INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Commercial General Liability

TRIA2015 - Reauthorization Act of 2015

Company Reference: 2015-GL-LA-RU-972

Requested Effective Dates - New: 01/12/2015 Renewal: 01/12/2015

Item Key: 321610

Date Submitted: 04/06/2015

AXIS Insurance Company

17 - Other Liability

Revised Rate and Rule

Professional Errors & Omissions Liability

Overall % Impact: **-22.3**

Overall \$ Impact: **\$1,459,111**

of Policyholders: **4**

Company Reference: AIC-DPL-LA-2015-022-R2

Requested Effective Dates - New: 05/01/2015 Renewal: 05/01/2015

Item Key: 321611

Date Submitted: 04/06/2015

HOMESITE INSURANCE COMPANY

4 - Homeowners

Revised Rule only

Homeowners

Company Reference: LA-HO-15-077

Requested Effective Dates - New: 06/01/2015 Renewal: N/A

Item Key: 321619

Date Submitted: 04/06/2015

GREAT AMERICAN INSURANCE COMPANY

GREAT AMERICAN ASSURANCE COMPANY

GREAT AMERICAN INSURANCE COMPANY OF NEW YORK

GREAT AMERICAN ALLIANCE INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Commercial General Liability

Allied Health Altercation, Acupuncturist and Plus Endorsements

Company Reference: LA15069CG00030

Requested Effective Dates - New: 08/15/2015 Renewal: 08/15/2015

Item Key: 321631

Date Submitted: 04/06/2015

AMERICAN FIRE AND CASUALTY COMPANY

OHIO CASUALTY INSURANCE COMPANY, THE

OHIO SECURITY INSURANCE COMPANY

WEST AMERICAN INSURANCE COMPANY

16 - Workers Compensation

Loss Cost Adoption

Workers Compensation

Adoption of NCCI Loss Cost Reference Number: Louisiana LC 05012015 LA-LC-2014-01

Overall % Impact: **2.9**

Overall \$ Impact: **\$62,285**

of Policyholders: **332**

Company Reference: 2015-LA-1-WC-E-R

Requested Effective Dates - New: 08/01/2015 Renewal: 08/01/2015

The last rate adjustment to the above captioned program was filed and approved under the "Prior Approval" provision Item Key No. 308185, which resulted in an overall +3.50% rate increase, effective 08/01/2014.

With this filing, the company wishes to adopt NCCI Filing Reference No. Louisiana LC 05012015 LA-LC-2014-01 effective 08/01/2015.

The companies will utilize the following loss cost multipliers:

Company	Current Loss Cost Multiplier	Proposed Loss Cost Multiplier
American Fire and Casualty Company	1.716	1.805
Ohio Casualty Insurance Company, The	2.530	2.606
Ohio Security Insurance Company	1.880	1.965
West American Insurance Company	2.012	2.113

There is an overall +2.90% rate increase or +\$62,285 as a result of this filing.

There will be 332 Louisiana policyholders affected by this rate revision.

Item Key: 321639

Date Submitted: 04/06/2015

OLD REPUBLIC INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Directors & Officers Liability

Company Reference: LA031520100070

Requested Effective Dates - New: 01/01/2015 Renewal: 01/01/2015

Item Key: 321641

Date Submitted: 04/06/2015

Property Insurance Association of Louisiana

4 - Homeowners

Revised Rate and Rule

Homeowners

Company Reference: LA15-13 (HO-2015-RRPRU)

Requested Effective Dates - New: 10/01/2015 Renewal: 10/01/2015

Item Key: 321643

Date Submitted: 04/06/2015

NOVA CASUALTY COMPANY

9 - Inland Marine

Initial Rate and Rule

Commercial Inland Marine

Company Reference: NCC-IM-RR-15

Item Key: 321652

Date Submitted: 04/07/2015

MANUFACTURERS ALLIANCE INSURANCE COMPANY

PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY

PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY

19 - Commercial Automobile

Loss Cost Adoption

Commercial Auto

Adopt ISO Loss Cost Reference Number CA-2015-RHLLC

of Policyholders: **19**

Company Reference: 15-0182

Requested Effective Dates - New: 08/01/2015 Renewal: 08/01/2015

Item Key: 321676

Date Submitted: 04/07/2015

ACE AMERICAN INSURANCE COMPANY

ACE FIRE UNDERWRITERS INSURANCE COMPANY

ACE PROPERTY AND CASUALTY INSURANCE COMPANY

BANKERS STANDARD INSURANCE COMPANY

INDEMNITY INSURANCE COMPANY OF NORTH AMERICA

INSURANCE COMPANY OF NORTH AMERICA

PACIFIC EMPLOYERS INSURANCE COMPANY

WESTCHESTER FIRE INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Commercial General Liability

Company Reference: 15-GL-2012338

Item Key: 321679

Date Submitted: 04/07/2015

AMERICAN ECONOMY INSURANCE COMPANY

AMERICAN STATES INSURANCE COMPANY

AMERICAN STATES INSURANCE COMPANY OF TEXAS

FIRST NATIONAL INSURANCE COMPANY OF AMERICA

16 - Workers Compensation

Loss Cost Adoption

Workers Compensation

Adoption of NCCI Loss Cost Reference Number: Louisiana LC 05012015 LA-LC-2014-01

Overall % Impact: **-2.8**

Overall \$ Impact: **\$-8,010**

of Policyholders: **88**

Company Reference: 2015-LA-1-WC-C-R

Requested Effective Dates - New: 08/01/2015 Renewal: 08/01/2015

The last rate adjustment to the above captioned program was filed and approved under the "Prior Approval" provision Item Key No. 308193, which resulted in an overall -6.90% rate decrease, effective 08/01/2014.

With this filing, the company wishes to adopt NCCI Filing Reference No. Louisiana LC 05012015 LA-LC-2014-01, approved under State Tracking Number 316186, effective 08/01/2015.

The companies wish to retain the use of following loss cost multipliers:

Company	Loss Cost Multiplier
American Economy Insurance Company	1.680
American States Insurance Company	1.750
American States Insurance Company of Texas	1.880
First National Insurance Company of America	1.910

There is an overall rate decrease of -2.8% or -\$8,010 as a result of this filing.

There will be 88 Louisiana policyholders affected by this rate revision.

Item Key: 321695

Date Submitted: 04/08/2015

Berkshire Hathaway Specialty Insurance Company

17 - Other Liability

Initial Rate and Rule

Professional Errors & Omissions Liability

Company Reference: BHSIC-HS-15

Item Key: 321696

Date Submitted: 04/08/2015

CRUM & FORSTER INDEMNITY COMPANY

NORTH RIVER INSURANCE COMPANY, THE

UNITED STATES FIRE INSURANCE COMPANY

16 - Workers Compensation

Loss Cost Adoption

Workers Compensation

Adoption of NCCI Loss Cost Reference Number: Louisiana LC 05012015 LA-LC-2014-01

Overall % Impact: **2.8**

Overall \$ Impact: **\$34,196**

of Policyholders: **41**

Company Reference: LA-WC-LC15

Requested Effective Dates - New: 08/01/2015 Renewal: 08/01/2015

The last rate adjustment to the above captioned program was filed and approved under the "Prior Approval" provision Item Key No. 310244, which resulted in an overall -7.30% rate decrease, effective 09/01/2014.

With this filing, the company wishes to adopt NCCI Filing Reference No. Louisiana LC 05012015 LA-LC-2014-01, approved under State Tracking Number 316186, effective 08/01/2015.

The companies will utilize the following loss cost multipliers:

Company	Current Loss Cost Multiplier	Proposed Loss Cost Multiplier
Crum & Forster Indemnity Company	2.238	2.311
North River Insurance Company, The	1.654	1.708
United States Fire Insurance Company	1.946	2.010

There is an overall rate decrease of +2.8% or \$34,196 as a result of this filing.

There will be 41 Louisiana policyholders affected by this rate revision.

Item Key: 321698

Date Submitted: 04/08/2015

OLD REPUBLIC INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Directors & Officers Liability

Company Reference: LA031490100119

Requested Effective Dates - New: 01/01/2015 Renewal: 01/01/2015

Item Key: 321700

Date Submitted: 04/08/2015

PRAETORIAN INSURANCE COMPANY

QBE INSURANCE CORPORATION

NORTH POINTE INSURANCE COMPANY

STONINGTON INSURANCE COMPANY

16 - Workers Compensation

Delayed Adoption

Workers Compensation

Delayed Adoption of NCCI Loss Lost Reference Number Louisiana LC 05012015 LA-LC-2014-01.

Overall % Impact: **3.640**

Overall \$ Impact: **\$190,925**

Company Reference: QBE-LA-2015-001

Requested Effective Dates - New: 06/01/2015 Renewal: 06/01/2015

The last rate adjustment to the above captioned program was filed and approved under the "Prior Approval" provision Item Key No. 312074, which resulted in an overall +7.8% rate increase, effective 09/01/2014.

With this filing, the company wishes to adopt NCCI Filing Reference No. Louisiana LC 05012015 LA-LC-2014-01, approved under State Tracking Number 316186, effective 06/01/2015.

The companies will utilize the following loss cost multipliers:

Company	Current Loss Cost Multiplier	Proposed Loss Cost Multiplier
Praetorian Insurance Company	1.40 for classes 2701, 2702, 2705, 2710, and 2719 1.65 for all other classes	1.565 for classes 2701, 2702, 2705, 2710, and 2719 1.810 for all other classes
QBE Insurance Corporation	2.065	2.065
North Pointe Insurance Company	1.495	1.565
Stonington Insurance Company	1.040	1.040

There is an overall +3.640% or \$190,925 as a result of this filing.

There will be 68 Louisiana policyholders affected by this rate revision.

Item Key: 321718

Date Submitted: 04/08/2015

AMERICAN STATES INSURANCE COMPANY

19 - Commercial Automobile
Revised Rule only

Commercial Auto
Commercial Auto Program
Rule Revision
- Non-Owned Auto for Employees, Food Delivery Service Rule, Minimum Premiums

Company Reference: 2015-MU-20-CA-C-R
Requested Effective Dates - New: 07/01/2015 Renewal: 07/01/2015

With this filing, the company proposes to revise the minimum premiums for the Non-Owned Auto for Employees, Food Delivery Service Rule.

There is no rate impact associated with this filing.

Item Key: 321719

Date Submitted: 04/08/2015
OHIO SECURITY INSURANCE COMPANY
5 - Commercial Multiple Peril
Revised Rate only
Commercial Package
Custom Protector™ Program
Overall % Impact: **6.1**
Overall \$ Impact: **\$537,846**
of Policyholders: **1638**

Company Reference: 2015-LA-1-CP-E-R
Requested Effective Dates - New: 12/01/2015 Renewal: 12/01/2015

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 316596, which resulted in an overall 0% rate impact effective March 1, 2015.

The company is revising the Property and General Liability Class Factors.

These changes will result in a +6.1% rate increase or +\$537,846.

There will be 1,638 Louisiana policyholders affected by this rate increase.

A SERFF "Objection Letter" was sent to Ms. Eileen Gumz on April 8, 2015 for additional information.

Item Key: 321720

Date Submitted: 04/08/2015
Sompo Japan Insurance Company of America
1 - Property
Initial Rule only
Commercial Property (Fire and Allied Lines)
Company Reference: 15-N-PX-9002R
Requested Effective Dates - New: 06/01/2015 Renewal: 06/01/2015

Item Key: 321727

Date Submitted: 04/08/2015
MARKEL AMERICAN INSURANCE COMPANY
17 - Other Liability
Initial Rate and Rule
Professional Liability
Fiduciary, Governmental Fiduciary, Excess Fiduciary and Union Liability

Company Reference: MAIC-RPG-LA-2015-02

Requested Effective Dates - New: 06/01/2015 Renewal: 06/01/2015

Item Key: 321751

Date Submitted: 04/09/2015

Centauri Specialty Insurance Company

1 - Property

Revised Rate and Rule

Dwelling Fire

Overall % Impact: **3.9**Overall \$ Impact: **\$94,257**# of Policyholders: **1694**

Company Reference: CSIC-LA-DP-RATE-09.01.15

Requested Effective Dates - New: 09/01/2015 Renewal: 09/01/2015

Item Key: 321754

Date Submitted: 04/09/2015

SENTRY INSURANCE A MUTUAL COMPANY

MIDDLESEX INSURANCE COMPANY

17 - Other Liability

Non-Adoptions

Commercial General Liability

Non-Adopt ISO Reference Number :GL-2014-RDD14

Company Reference: LA15608CG00050

Requested Effective Dates - New: 06/01/2015 Renewal: 06/01/2015

Item Key: 321757

Date Submitted: 04/09/2015

SENTRY SELECT INSURANCE COMPANY

17 - Other Liability

Delayed Adoption

Commercial General Liability

Delayed Adoption ISO Reference Number :GL-2014-RDD14

Company Reference: LA15608DO00048

Requested Effective Dates - New: 08/01/2015 Renewal: 08/01/2015

Item Key: 321770

Date Submitted: 04/09/2015

PRAETORIAN INSURANCE COMPANY

19 - Commercial Automobile

Loss Cost Adoption

Commercial Auto

Commercial Risks Program

Loss Cost Adoption

- ISO Designation CA-2015-RHLLC

Company Reference: 15-2535-LA-CA-RULE

Requested Effective Dates - New: 08/01/2015 Renewal: 08/01/2015

The last rate revision to this program was +12.5% or \$671,743 which was approved under LDI Item Key Number 319671 effective 6/1/2015 for both new and renewal business.

With this filing, the company proposes to adopt Insurance Services Office, Inc. (ISO) designation CA-2015-RHLLC which was approved for ISO under LDI Item Key Number 319135 effective 8/1/2015 for both new and renewal business.

The company is not proposing to revise the current Loss Cost Multipliers (LCM) which are as follows:

Coverage	LCM
Business Auto	1.600
Business Auto - Trucking	1.800

There is no rate impact associated with this filing.

Item Key: 321773

Date Submitted: 04/09/2015

Milwaukee Casualty Insurance Co.

AMTRUST INSURANCE COMPANY OF KANSAS, INC.

TECHNOLOGY INSURANCE COMPANY, INC.

WESCO INSURANCE COMPANY

17 - Other Liability

Adoption

Commercial General Liability

Adoption ISO Reference Number : GL-2014-RDD14

Company Reference: LA-GL-1506-02-9613

Requested Effective Dates - New: 08/01/2015 Renewal: 08/01/2015

Item Key: 321775

Date Submitted: 04/09/2015

REPUBLIC FIRE AND CASUALTY INSURANCE COMPANY

4 - Homeowners

Revised Rate and Rule

Owner Occupied Homeowners

Company Reference: 15-0155

Requested Effective Dates - New: N/A Renewal: 07/29/2015

Item Key: 321776

Date Submitted: 04/09/2015

LYNDON SOUTHERN INSURANCE COMPANY

9 - Inland Marine

Initial Rate and Rule

Pet Insurance

Pet Health Program

Company Reference: VETCARE-RATE/RULE -LL-P010115-RATE/RULE- / 40000.1

Item Key: 321779

Date Submitted: 04/09/2015

QBE INSURANCE CORPORATION

PRAETORIAN INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Commercial General Liability
2015 TRIA -GL Essentials

Company Reference: 15-2512-ESS-GL-TRIA-R

Requested Effective Dates - New: 06/01/2015 Renewal: 06/01/2015

Item Key: 321782

Date Submitted: 04/09/2015

Arch Insurance Company

19 - Commercial Automobile

Loss Cost Adoption

Commercial Auto

Adopt ISO Loss Cost Reference Numbers :CA-2015-RHLLC, CA-2014-BRLA1, CA-2013-BRLA1 and CA-2013-RBILC, CA-2013-RBIRU

Overall % Impact: **8.3**

Overall \$ Impact: **\$592,754**

of Policyholders: **2934**

Company Reference: ARCH-15-018

Requested Effective Dates - New: 08/01/2015 Renewal: 08/01/2015

Item Key: 321791

Date Submitted: 04/09/2015

AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE

19 - Private Passenger Automobile

Installment Program

Private Passenger Auto

Company Reference: LA150408XRMXX084

Requested Effective Dates - New: 08/01/2015 Renewal: 08/01/2015

Item Key: 321792

Date Submitted: 04/09/2015

AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE

19 - Private Passenger Automobile

Installment Program

Recreational Vehicles

Company Reference: LA150408XRMXX083

Requested Effective Dates - New: 08/01/2015 Renewal: 08/01/2015

Item Key: 321793

Date Submitted: 04/09/2015

AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE

19 - Private Passenger Automobile

Installment Program

Recreational Vehicle

Company Reference: LA150408XRMXX082

Requested Effective Dates - New: 08/01/2015 Renewal: 08/01/2015

Item Key: 321794

Date Submitted: 04/09/2015

AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Auto

Overall % Impact: **5.8**Overall \$ Impact: **\$1,358,986**# of Policyholders: **12503**

Company Reference: LA150408XRMXX080

Requested Effective Dates - New: 08/01/2015 Renewal: 08/01/2015

Item Key: 321796

Date Submitted: 04/09/2015

ELECTRIC INSURANCE COMPANY

17 - Other Liability

Revised Rate only

Personal Umbrella and Excess

Personal Excess Liability Preferred Program

Rate Revision

Overall % Impact: **5.800**Overall \$ Impact: **\$913**# of Policyholders: **60**

Company Reference: LA-PELR-15

Requested Effective Dates - New: 09/30/2015 Renewal: 09/30/2015

The last rate revision to this program was +7.0% or \$945 which was approved under LDI Item Key Number 307963 effective 6/26/2014 for both new and renewal business.

With this filing, the company proposes to revise the following:

- Base rates;
- Increased Limit factors;
- Youthful Operator surcharges;
- At-Fault Accident surcharges; and
- Uninsured Motorists rates.

The rate impact associated with this filing is +5.8% or \$913 affecting 60 policyholders.

Item Key: 321804

Date Submitted: 04/10/2015

AMERICAN FIRE AND CASUALTY COMPANY

OHIO CASUALTY INSURANCE COMPANY, THE

OHIO SECURITY INSURANCE COMPANY

WEST AMERICAN INSURANCE COMPANY

17 - Other Liability

Loss Cost Adoption

Commercial General Liability

Adoption of ISO Loss Cost Filing Designation No. GL-2014-BGL1

Adoption of ISO Filing Designation No. GL-2014-IALL1

Overall % Impact: **8.8**

Overall \$ Impact: **\$625,748**

of Policyholders: **2545**

Company Reference: 2014-1-LA-GL-E-R

Requested Effective Dates - New: 12/01/2015 Renewal: 12/01/2015

The last rate adjustment for the above-captioned company was filed and approved under the "Prior Approval" provision, Item Key Number 312032 effective 03/25/2015.

With this filing, the companies are proposing to adopt the following Insurance Services Office, Inc. (ISO) filing designation numbers.

GL-2014-BGL1 approved for ISO under state tracking number 310496 effective 02/01/2015 and GL-2014-IALL1 approved for ISO under state tracking number 312694 effective 03/01/2014.

The companies intend to utilize a loss cost multiplier (LCM) of 2.425.

These changes will result in a 8.800% rate increase or \$625,748.00.

There will be 2,545 Louisiana policyholders affected by this rate increase.

Item Key: 321805

Date Submitted: 04/10/2015

ASPEN AMERICAN INSURANCE COMPANY

19 - Commercial Automobile

Initial Rate and Rule

Commercial Automobile

Environmental Commercial Auto Program

Initial Adoption of Various ISO Filing Designation Numbers

of Policyholders: **0**

Company Reference: AAIC-CAUTO-ENV-LA-1501-R

Item Key: 321806

Date Submitted: 04/10/2015

Berkley National Insurance Company

BERKLEY REGIONAL INSURANCE COMPANY

STARNET INSURANCE COMPANY

19 - Commercial Automobile

Loss Cost Adoption

Commercial Auto

General Risk Program

Loss Cost Adoption

- ISO Designation CA-2015-RHLLC

of Policyholders: **64**

Company Reference: BSS-CA-2015-3038-RA-LA-9585

Requested Effective Dates - New: 08/01/2015 Renewal: 08/01/2015

The last rate revision to this program was +6.3% or \$100,050 which was approved under LDI Item Key Number 309841 effective 11/1/2014 for both new and renewal business.

With this filing, the companies propose to adopt Insurance Services Office, Inc. (ISO) designation CA-2015-RHLLC which was approved for ISO under LDI Item Key Number

319135 effective 8/1/2015.

The companies are not proposing to revise the current Loss Cost Multipliers (LCM) which are as follows:

Company	Coverage	LCM
Berkley National Insurance Company	Liability	1.520
	Physical Damage	1.520
Berkley Regional Insurance Company	Liability	2.130
	Physical Damage	2.130
StarNet Insurance Company	Liability	1.140
	Physical Damage	1.140

There is no rate impact associated with this filing.

Item Key: 321811

Date Submitted: 04/10/2015

OHIO CASUALTY INSURANCE COMPANY, THE

17 - Other Liability

Revised Rate and Rule

Commercial Umbrella

Rule 3. Automobile Liability

Rule 7. Minimum Premiums

Overall % Impact: **4.2**

Overall \$ Impact: **\$67,741**

of Policyholders: **668**

Company Reference: 2014-1-LA-CU-E-R

Requested Effective Dates - New: 12/01/2015 Renewal: 12/01/2015

Item Key: 321836

Date Submitted: 04/10/2015

Access Home Insurance Company

1 - Property

Revised Rule only

Personal Property

Voluntary DP Program

of Policyholders: **0**

Company Reference: AH DP UW 4.10.15

Item Key: 321837

Date Submitted: 04/10/2015

Access Home Insurance Company

1 - Property

Revised Rule only

Homeowners

Voluntary HO Program

of Policyholders: **0**

Company Reference: AH HO UW 4.10.15

Item Key: 321874

Date Submitted: 04/14/2015

Berkshire Hathaway Specialty Insurance Company

5 - Commercial Multiple Peril

Revised Rule only

Commercial Package Program

Initial Adoption of Various ISO/PIAL Filing Designation Numbers

of Policyholders: **0**

Company Reference: BHSIC-CPP-15

The company is filing initial rates/rules for the above-captioned program.

The company is initially adopting the following ISO/PIAL Filing Designation Numbers:

LA10-04 (ML-2009-RLA)	LA08-16 (ML-2008-RLA1)	RP 2004-RIR1 - (Louisiana)
LA 05-03 (ML2004-ORU1 - Louisiana)	LA 02-11 (CL-2002-OCT1- Louisiana)	LA01-15 (RP-2001-RIR01)
CL-99-099CT-Louisiana	LA 97-14 (CP-97-097RU)	

The requested rates/rules require approval of companion form(s), LDI Form Filing No. 321863, Company Form Filing No. BHSIC-CPP-15.

A SERFF "Objection Letter" was sent to Ms. Joanne Sullivan on April 15, 2015 for additional information.:

Item Key: 321875

Date Submitted: 04/14/2015

Liberty Insurance Underwriters Inc.

17 - Other Liability

Informational Filing

Commercial General Liability

Executive Advantage Plus Program

Company Reference: LIU-DO-EAP-LA-1502R

Item Key: 321876

Date Submitted: 04/14/2015

AIPSO

19 - Commercial Automobile

Revised Rule only

Commercial Auto

Rule Revision

- Garage Dealer Rating

Company Reference: LA 15-01

With this filing, the company proposes to revise the Garage-Dealer Rating Worksheet to clarify that the rater should apply either the additional charges or the experience modification, whichever develops the higher premium, in order to be consistent with the trucks, tractors and trailers and public auto worksheets.

There is no rate impact associated with this filing.

Item Key: 321877

Date Submitted: 04/14/2015

Financial Indemnity Company

19 - Private Passenger Automobile

Revised Rate only

Personal Auto

Overall % Impact: **9.300**

Overall \$ Impact: **\$1,464,788**

of Policyholders: **6334**

Company Reference: LA-FI-ZB-20140501

Requested Effective Dates - New: 05/01/2015 Renewal: 06/30/2015

Item Key: 321878

Date Submitted: 04/14/2015

GREAT AMERICAN SPIRIT INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Commercial Umbrella and Excess

Follow Form Excess Liability Program

Rule Revision

- Terrorism Risk Insurance Reauthorization Act of 2015

Company Reference: LA150510900030

Requested Effective Dates - New: 08/01/2015 Renewal: 08/01/2015

With this filing, the company proposes to introduce the rules for the following forms:

- GAM 8025 (04/15) Disclosure Pursuant to the Terrorism Risk Insurance Act;
- GAM 8015 (04/15) Disclosure Pursuant to the Terrorism Risk Insurance Act - Rejection of Offer; and
- GAM 8013 (04/15) Exclusion of Certified Acts of Terrorism.

The corresponding form filing has been submitted under company tracking number LA150510900031, LDI Item Key Number 321868.

There is no rate impact associated with this filing.

Item Key: 321879

Date Submitted: 04/14/2015

HUDSON INSURANCE COMPANY

19 - Commercial Automobile

Initial Rate and Rule

Commercial Auto

Hudson Transportation Program

Company Reference: HIC-CA-TRANSP-LA-1401-R1

The corresponding form filing has been approved under company tracking number HIC-CA_TRANSP-LA-1401-F, LDI Item Key Number 318403, effective 2/1/2015.

Item Key: 321883

Date Submitted: 04/14/2015

Mitsui Sumitomo Insurance Company of America

MITSUI SUMITOMO INSURANCE USA INC.

16 - Workers Compensation

Delayed Adoption

Workers Compensation

Delayed Adoption NCCI Loss Cost Reference Number: Louisiana LC 05012015 LA-LC-2014-01

Overall \$ Impact: **\$-6,561**

of Policyholders: **35**

Company Reference: WK-LA-56-15013-RA/RU

Requested Effective Dates - New: 07/01/2015 Renewal: 07/01/2015

The last rate adjustment to the above captioned program was filed and approved under the "Prior Approval" provision Item Key No. 308753, which resulted in an overall -7.4% rate decrease, effective 09/01/2014.

With this filing, the company wishes to adopt NCCI Filing Reference No. Louisiana LC 05012015 LA-LC-2014-01, approved under State Tracking Number 316186, effective 07/01/2015.

The companies will utilize the following loss cost multipliers:

	Current Loss Cost Multiplier	Proposed Loss Cost Multiplier
Mitsui Sumitomo Insurance Company of America	1.794	1.794
Mitsui Sumitomo Insurance USA Inc.	1.884	2.062

There is an overall -3.00% rate decrease or -\$6,561 as a result of this filing.

There will be 35 Louisiana policyholders affected by this rate revision.

Item Key: 321891

Date Submitted: 04/14/2015

Continental Western Insurance Company

UNION INSURANCE COMPANY

19 - Commercial Automobile

Adoption

Commercial Auto

Adopt ISO Reference Number :CA-2012-RADRU & CA-2013-RBIRU

Company Reference: 15-CA-RU-72

Requested Effective Dates - New: 06/01/2015 Renewal: 06/01/2015

Item Key: 321909

Date Submitted: 04/15/2015

CRUM & FORSTER INDEMNITY COMPANY

NORTH RIVER INSURANCE COMPANY, THE

UNITED STATES FIRE INSURANCE COMPANY

17 - Other Liability

Initial Rule only

Commercial General Liability

Company Reference: SOCIAL-MG4001 RULE

Item Key: 321910

Date Submitted: 04/15/2015

PROGRESSIVE SECURITY INSURANCE COMPANY

4 - Homeowners

Initial Rate and Rule

Tenant Homeowners

Company Reference: LA HO 2015-04 PROGRESSIVE

Requested Effective Dates - New: 05/30/2015 Renewal: 05/30/2015

Item Key: 321911

Date Submitted: 04/15/2015

Property Insurance Association of Louisiana

1 - Property

Revised Rate only

Dwelling

Overall % Impact: **17.7**Overall \$ Impact: **\$6,506,271**# of Policyholders: **42399**

Company Reference: LA15-14 (DP-2015-RLA1)

Requested Effective Dates - New: 11/01/2015 Renewal: 11/01/2015

Item Key: 321913

Date Submitted: 04/15/2015

UNITED STATES FIRE INSURANCE COMPANY

9 - Inland Marine

Initial Rate and Rule

Pet Insurance Plans

Company Reference: PET EMERGENCY CARE-LA-RATE/RULES

Item Key: 321917

Date Submitted: 04/15/2015

Stonetrust Commercial Insurance Company

16 - Workers Compensation

Loss Cost Adoption

Workers Compensation

Adoption of NCCI Loss Cost Reference Number: Louisiana LC 05012015 LA-LC-2014-01

Overall % Impact: **-2.4**Overall \$ Impact: **\$-631,000**# of Policyholders: **3215**

Company Reference: LA - 2015

Requested Effective Dates - New: 07/01/2015 Renewal: 07/01/2015

The last rate adjustment to the above captioned program was filed and approved under the "Prior Approval" provision Item Key No. 309900, which resulted in an overall +3.80% rate decrease, effective 09/01/2014.

With this filing, the company wishes to adopt NCCI Filing Reference No. Louisiana LC 05012015 LA-LC-2014-01, approved under State Tracking Number 316186, effective 07/01/2015.

The company will utilize the following loss cost multiplier:

Company	Current Loss Cost Multiplier	Proposed Loss Cost Multiplier
Stonetrust Commercial Insurance Company	1.527	1.484

There is an overall -% rate decrease or as a result of this filing.

There will be 3,215 Louisiana policyholders affected by this rate revision.

Item Key: 321922

Date Submitted: 04/15/2015

FARMINGTON CASUALTY COMPANY
 PHOENIX INSURANCE COMPANY, THE
 STANDARD FIRE INSURANCE COMPANY, THE
 TRAVELERS INDEMNITY COMPANY, THE
 TRAVELERS INDEMNITY COMPANY OF AMERICA, THE
 TRAVELERS INDEMNITY COMPANY OF CONNECTICUT, THE
 TRAVELERS CASUALTY AND SURETY COMPANY
 TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA
 CHARTER OAK FIRE INSURANCE COMPANY, THE

16 - Workers Compensation

Loss Cost Adoption

Workers Compensation

Adoption of NCCI Loss Cost Reference Number: Louisiana LC 05012015 LA-LC-2014-01.

Overall % Impact: **-0.60**Overall \$ Impact: **\$-270,508**# of Policyholders: **6260**

Company Reference: 2015-04-0001-RESUB

Requested Effective Dates - New: 06/01/2015 Renewal: 06/01/2015

The last rate adjustment to the above captioned program was filed and approved under the "Prior Approval" provision Item Key No. 307944, which resulted in an overall -2.7% rate decrease, effective 06/01/2014.

With this filing, the company wishes to adopt NCCI Filing Reference No. Louisiana LC 05012015 LC LA-LC-2014-01, approved under State Tracking Number 316186, effective 06/01/2015.

The companies will retain use of the following loss cost multipliers:

Company	loss cost multiplier
Farmington Casualty Company	1.047
Fidelity and Guaranty Insurance Company	2.070
Fidelity and Guaranty Insurance Underwriters, Inc.	1.380
Nipponkoa Insurance Company, Limited	1.725
Charter Oak Fire Insurance Company, The	1.919
Phoenix Insurance Company, The	1.221
Standard Fire Insurance Company, The	1.396
Travelers Indemnity Company, The	1.570
Travelers Indemnity Company of America, The	2.268
Travelers Indemnity Company of Connecticut, The	1.745
Travelers Casualty and Surety Company	2.617
Travelers Property Casualty Company of America	2.094
United States Fidelity and Guaranty Company	1.725

There is an overall -0.60% rate decrease or -\$270,508 as a result of this filing.

There will be 6,260 Louisiana policyholders affected by this rate revision.

Item Key: 321923

Date Submitted: 04/15/2015

Granite State Insurance Company

ILLINOIS NATIONAL INSURANCE COMPANY

NEW HAMPSHIRE INSURANCE COMPANY

1 - Property
Initial Rule only

Commercial Property (Fire and Allied Lines)
Business Income & Extra Expense Actual Loss Sustained Endt. / 151-640-2

Company Reference: AIG-15-CP-03

Item Key: 321932

Date Submitted: 04/15/2015
EVEREST NATIONAL INSURANCE COMPANY
19 - Commercial Automobile
Loss Cost Adoption

Commercial Auto
Loss Cost Adoption
- ISO Designation CA-2015-RHLLC

of Policyholders: **19**

Company Reference: LA-CA-20045018
Requested Effective Dates - New: 09/01/2015 Renewal: 09/01/2015

The last rate revision to this program was +7.3% or \$22,968 which was approved under LDI item Key Number 311999 effective 12/1/2014 for both new and renewal business.

With this filing, the company proposes to adopt Insurance Services Office, Inc. (ISO) designation CA-2015-RHLLC which was approved for ISO under LDI Item Key Number 319135 effective 8/1/2015.

There is no rate impact associated with this filing.

Item Key: 321936

Date Submitted: 04/15/2015
Maison Insurance Company
1 - Property
Revised Rate only
Dwelling

Overall % Impact: **-7.4**
Overall \$ Impact: **\$46,941**
of Policyholders: **398**

Company Reference: MIC VOL DF 2015 - TERR
Requested Effective Dates - New: 06/01/2015 Renewal: 07/15/2015

Item Key: 322009

Date Submitted: 04/16/2015
NATIONAL CASUALTY COMPANY
SCOTTSDALE INDEMNITY COMPANY
19 - Commercial Automobile
Loss Cost Adoption

Commercial Auto
Loss Cost Adoption
- ISO Designation CA-2015-RHLLC

Company Reference: CA LA05804NICR01

Requested Effective Dates - New: 08/01/2015 Renewal: 08/01/2015

The last rate revision to this program was +7.3% or \$0 which was approved under LDI Item Key Number 315413 effective 11/13/2014 for both new and renewal business.

With this filing, the companies propose to adopt Insurance Services Office, Inc. (ISO) designation CA-2015-RHLLC which was approved for ISO under LDI Item Key Number 319135 effective 8/1/2015.

The companies are not proposing to revise the current Loss Cost Multipliers (LCM) which are as follows:

There is no rate impact associated with this filing.

Item Key: 322010

Date Submitted: 04/16/2015

ACE AMERICAN INSURANCE COMPANY

ACE FIRE UNDERWRITERS INSURANCE COMPANY

ACE PROPERTY AND CASUALTY INSURANCE COMPANY

BANKERS STANDARD INSURANCE COMPANY

INDEMNITY INSURANCE COMPANY OF NORTH AMERICA

INSURANCE COMPANY OF NORTH AMERICA

5 - Commercial Multiple Peril

Initial Rate and Rule

Commercial Package Policy Program

Inland Marine Handbook

of Policyholders: **0**

Company Reference: 14-CML-2011812 (R)

Requested Effective Dates - New: 06/01/2015 Renewal: 06/01/2015

The last rate adjustment for the above-captioned filing was filed and approved under the "Prior Approval" provision, Item Key No. 318357, which resulted in a -25.0% rate decrease effective January 13, 2015.

The company is introducing the ISO Inland Marine Handbook rules that will be used in conjunction with the above-captioned program.

The requested rates/rules require approval of companion form(s), LDI Form Filing No. 322012, Company Form Filing No. 14-CML-2011812 (F).

Item Key: 322013

Date Submitted: 04/16/2015

Granite State Insurance Company

ILLINOIS NATIONAL INSURANCE COMPANY

NEW HAMPSHIRE INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Professional Errors & Omissions Liability

Human Services Professional Liability Program

Company Reference: AIG-15-EO-02

Item Key: 322029

Date Submitted: 04/16/2015

AMERICAN ZURICH INSURANCE COMPANY

AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY

ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS
ZURICH AMERICAN INSURANCE COMPANY

1 - Property

Initial Rate and Rule

Commercial Property (Fire and Allied Lines)

Company Reference: 38140

Requested Effective Dates - New: 05/01/2015 Renewal: 05/01/2015

Item Key: 322030

Date Submitted: 04/16/2015

CorePointe Insurance Company

1 - Property

Initial Rule only

Commercial Property (Fire and Allied Lines)

Company Reference: LA-CP-1505-02-9360

Requested Effective Dates - New: 05/01/2015 Renewal: 05/01/2015

Item Key: 322048

Date Submitted: 04/16/2015

AmTrust Insurance Company of Kansas, Inc.

MILWAUKEE CASUALTY INSURANCE CO.

TECHNOLOGY INSURANCE COMPANY, INC.

WESCO INSURANCE COMPANY

5 - Commercial Multiple Peril

Revised Rate and Rule

Businessowners Program

Introduction of Rates/Rules to be Used in Conjunction with Several New Endorsements

of Policyholders: **0**

Company Reference: LA-BP-1504-02-9447

Requested Effective Dates - New: 06/03/2015 Renewal: 06/03/2015

The last rate adjustment for the above-captioned program were filed and approved under the "Prior Approval" provision, Item Key No. 313372, which resulted in an overall 0% rate impact effective September 11, 2014.

The companies are introducing the following rates/rules to be used in conjunction with several new endorsements:

- Dental Laboratory or Denturist Professional Liability Endorsement BP990037
 - This endorsement is used to provide professional liability coverage for bodily injury or property damage arising out of the rendering or failure to render professional services as a "dental laboratory" or "denturist".
 - The pricing for this endorsement varies based on the specific limit of liability.
- Medical and Dental Office Property Endorsement BP990038
 - This endorsement is used to provide certain coverage enhancements for medical and dental offices.
 - The premium for this endorsement is a flat charge of \$75.00.
- Optometrists Professional Liability Endorsement BP990039
 - This endorsement is used to provide professional liability coverage for bodily injury, property damage, personal injury and advertising injury arising out of an "optometric incident" in the practice of optometry by the insured.

- o The pricing for this endorsement varies based on the specific limit of liability.

The requested rates/rules require approval of companion form(s), LDI Form Filing No. 322055, Company Form Filing No. LA-BP-1504-01-9447.

Item Key: 322049

Date Submitted: 04/16/2015

Arch Insurance Company

5 - Commercial Multiple Peril

Initial Rate and Rule

Commercial Package

Water Districts Insurance Program

Network Security and Data Breach & Privacy Event Mitigation Expense Endorsement, SD294 00 02 15

of Policyholders: 0

Company Reference: ARCH-15-057

The company's initial rates/rules for the above-captioned program were filed and approved under the "Prior Approval" provision, Item Key No. 18125, effective September 29, 2004 for new business and December 1, 2004 for renewal business.

The company is introducing its network security and data breach coverage. This coverage is intended to protect water and related special districts and treatment plants.

The pricing for such endorsement varies based on the sublimit of liability offered.

The requested rates/rules require approval of companion form(s), LDI Form Filing No. 321517, Company Form Filing No. ARCH-15-057.

Item Key: 322050

Date Submitted: 04/16/2015

TRANSGUARD INSURANCE COMPANY OF AMERICA, INC.

1 - Property

Revised Rule only

Commercial Property (Fire and Allied Lines)

Moving & Storage Revision - Rules

Company Reference: 15-1218

Requested Effective Dates - New: 06/01/2015 Renewal: 06/01/2015

Item Key: 322085

Date Submitted: 04/17/2015

REGENT INSURANCE COMPANY

GENERAL CASUALTY COMPANY OF WISCONSIN

5 - Commercial Multiple Peril

Revised Rule only

Manufacturer's Output

Asset Coverage Program

Rule 1 - Application of this Division

of Policyholders: 0

Company Reference: 15-2534-LA-R

Requested Effective Dates - New: 01/12/2015 Renewal: 01/12/2015

The above-captioned companies are updating Rule 1 - Application of this Division for the above-captioned program as follows:

- Exclusion of Certified Acts of Terrorism - AP 70 56 (12-10 edition being replaced by the 0115 edition)
- CAP on Losses from Certified Acts of Terrorism - AP 70 57 (12-10 edition being replaced by the 01-15 edition)
 - These endorsements align with the renewal of the Terrorism Risk Insurance Act. The companies are removing the reference to the ISO Output Policy in the forms it modifies section and replacing it with their proprietary form names (Asset Coverage Protection).

The companies state that there will not be a rate impact with these changes.

The requested rule requires approval of companion form(s), LDI Form Filing No. 322090, Company Form Filing No. 15-2534-LA-F.

Item Key: 322088

Date Submitted: 04/17/2015

Stillwater Insurance Company

4 - Homeowners

Revised Rate and Rule

Homeowners

Company Reference: LA-HO-RR-2014-CORRECTION

Item Key: 322089

Date Submitted: 04/17/2015

Greenwich Insurance Company

XL INSURANCE AMERICA, INC.

XL SPECIALTY INSURANCE COMPANY

19 - Commercial Automobile

Loss Cost Adoption

Commercial Auto

Adopt ISO Loss Cost Reference Number : CA-2015-RHLLC

of Policyholders: **101**

Company Reference: 15MX-IS-CA02-LA

Requested Effective Dates - New: 08/01/2015 Renewal: 08/01/2015